DOCUMENT RESUME

ED 096 924 HE 005 952

TITLE	Who Pays? Who Benefits?
INSTITUTION	College Entrance Examination Board, New York, N.Y.
PUB DATE	74
NOTE	109p.; Papers prepared for the National Invitational Conference on the Independent Student (Dallas/Fort Worth, Texas, March 31-April 3, 1974)
AVAILABLE FROM	College Board Publication Orders, Box 2815, Princeton, New Jersey 08540 ($3.00)
EDRS PRICE	MF-$0.75 HC Not Available from EDRS. PLUS POSTAGE
DESCRIPTORS	*College Students; Conference Reports; *Educational Finance; Financial Needs; Financial Policy; Financial Support; *Higher Education; Legal Responsibility; *Student Costs
IDENTIFIERS	*Emancipated Students

ABSTRACT

What is an independent or "self-supporting" student? This question formed the basis of the National Invitational Conference on the Independent Student, March 1974. Speeches concerned the financial implications of student independence, legal implications of student independence, the social and psychological implications of student independence, support for the nontraditional aid applicant, implications of student independence on student financial aid administration, and the students' views on independence. (MJM)

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Who pays? Who benefits?

CSS

ED 096924

Who Pays? Who Benefits?

A National Invitational Conference on the Independent Student

Held at the Inn of the Six Flags, Dallas / Forth Worth, Texas
March 31-April 3, 1974

College Entrance Examination Board, New York, 1974

Copies of this book may be ordered from College Board Publication Orders, Box 2815, Princeton, New Jersey 08540. The price is $3.

Editorial inquiries concerning this book should be directed to Editorial Office, College Entrance Examination Board, 888 Seventh Avenue, New York, New York 10019.

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Library of Congress Catalog Card Number: 74-21679
Printed in the United States of America

Contents

Authors iv

Foreword
Alexander G. Sidar Jr. v

Keynote Address
The Honorable John Dellenback. 1

The Financial Implications of Student Independence
W. Lee Hansen 10

The Legal Implications of Student Independence
D. Parker Young 27

Response to D. Parker Young
David J. Hanson 42

The Social and Psychological Implications of Student Independence
Arthur Stickgold 45

Who Should Support the Nontraditional Aid Applicant?
Grant E. Curtis 73

Implications of Student Independence on Student Financial Aid Administration
Richard L. Waters 80

The Students' Views on Independence
Layton Olson 89

Summary Statement
William D. Van Dusen 93

Conference Participants 97

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Foreword

For the past several years, particularly following the ratification of the Twenty-Sixth Amendment, the problems attendant to the independent or "self-supporting" student have grown rapidly and become one of the thorniest of many problems with which the financial aid administrator must deal. During this period of time the CSS has addressed this issue at both regional and national levels through panel programs, papers, and publications. The National Association of Financial Aid Administrators has also published articles on this subject in the *Journal of Student Financial Aid*. The issue has been a highly popular one, essentially because most administrators have been searching hopefully and frantically for answers that are universally applicable to the problem.

What is an independent student?—is a question that is answered differently by institutions, parents, students, and the federal government. What are the psychological and social implications for students, and the economic and political implications for institutions on the rapidly increasing number of independent students. These questions had not been addressed in any of the publications, presentations, or discussions on the subject of the independent student that have concerned administrators during the past five years. It was for this reason that the CSS, in its twentieth anniversary year, chose the issue of the "independent student" as the subject of a national invitational conference. The conference, held at the Inn of the Six Flags, Dallas/Fort Worth, from March 31 to April 3, provided 140 participants with an opportunity to hear presentations on this issue from experts in politics, economics, sociology, financial aid, and law as it relates to student independence and the effects of the Twenty-Sixth Amendment. In addition, the participants, including an articulate and representative group of students, had an opportunity to interact with the presenters. The objective was not necessarily to bring forth specific and detailed formulas for identifying independent students, nor to elicit final and definitive answers from the presenters and those in attendance. If sound recommendations, courses of action, or definitions did emerge from the conference, this would indeed be considered an extra bonus. The primary aim of the conference was to explore the ramifications to postsecondary education and the student community of a rapidly increasing growth in the number of independent students, real and pseudo. Toward this end, the conference presenters were given both broad and specific topics to address.

From the outset of the conference, beginning with the keynote address by a Congressman noted for his knowledge of student aid legislation programs—to the concluding formal presentation, "The Student's Views on Independence," the participants were dedicated to understanding the broader aspects of the issue and also to the construction of a concensus statement that would clarify the status of the independent student in postsecondary education in today's society. This publication, it is hoped, will be a significant addition to the limited number of publications on this subject and contribute to a deeper understanding of the numerous and varied aspects involved in the independent student issue, and help in establishing realistic and equitable criteria for properly identifying and equitably treating independent students.

Alexander G. Sidar Jr.
Executive Director
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Keynote Address

by The Honorable John Dellenback

The world of education finance is an ever-changing, ever-challenging world in which to travel. It seems only yesterday that the Congress finished the long, arduous task of writing the Education Amendments of 1972. Some of the issues we faced then still remain. Others are new. This week, the House of Representatives spent two days completing debate on another omnibus education bill, the "Elementary and Secondary Education Amendments (ESEA) of 1974." We still face a long conference with the Senate this spring to reconcile major differences between the House and Senate versions of ESEA, but many of us are now turning our attention once again to federal programs of postsecondary education.

In just a few days Representative James O'Hara, the very competent and hard-working Chairman of the Special Subcommittee on Education, will launch our subcommittee on several months of comprehensive hearings across the whole range of student assistance programs under the Higher Education Act. As ranking member of that subcommittee, I look forward to a fresh, thorough evaluation of where we are and where we should be in the support of students in postsecondary education.

I mention these hearings as a way to emphasize the timeliness of this conference. It is possible and indeed hoped that the House Committee will decide many of the major student aid questions within the next six months, although the Higher Education Act does not expire until June 30, 1975. So I applaud the leadership of the College Board for calling this meeting to explore one of the new, complex issues related to student aid – the so-called "independent student."

Congress has been doing some investigation in this area. But let me hasten to say that we are just learning to understand the questions, and are by no means yet to the point of shaping the final answers. And it was because of the assurance and clear understanding that neither I, nor any of you, was really expected to lay out definitive solutions to the questions of the independent student that I accepted the invitation to be with you! It is important that we exchange all serious views on this issue, no matter how much in disagreement they might be. Indeed, one of my concerns is that lots of people in the last couple of years have been saying, "there are going to be serious problems in the near future because of the 18-year-old age of majority," without investing the time to explore seriously the ramifications of the

Twenty-Sixth Amendment and the related state laws that followed in its aftermath.

First, let me suggest that student assistance *is*, and will likely remain, the major strategy of federal support for postsecondary education. Although there is no such thing as "a federal policy for postsecondary education," I believe it is significant that both Houses of Congress and the administration seem to be in harmony on student aid as the major vehicle for federal aid in this area. There are significant differences about how to use that vehicle to be sure. And although I would like to encourage more states to do more in the area of student aid, I see the primary state role as providing basic institutional support. I also believe that it is the states that must ultimately resolve the issues surrounding the current "no tuition, low tuition, high tuition" debate.

If this perspective is accepted, then it is the *Federal* Government that must provide leadership in the distribution of student aid. We must resolve the questions of *who* is eligible; *where* the aid can be spent; *how much* aid should be provided in the form of grants, work-study, and loans; how *long* citizens can draw on student aid support; and other important questions. In answering these questions, your advice is valued and your help is needed.

Before we can discuss intelligently the questions of the independent student – and his or her eligibility for public assistance – we must consider the question "What is postsecondary education?" On this question, Congress has indicated quite clearly the direction in which we should be moving. We need to recognize a far greater range of educational needs than we did only a few years ago. We must especially recognize the legitimacy and the value of good occupational training as an equal partner in the postsecondary enterprise.

As a member of the National Commission on the Financing of Postsecondary Education, I came to appreciate just how large and diverse this enterprise really is. Many of us had grown accustomed to thinking only of some 2,900 degree-granting, campus-oriented, comprehensive institutions when we thought about higher education. That is a far too limited view.

In addition to this "collegiate sector" the National Commission report discusses another 7,000 institutions in what we called the "noncollegiate sector." These institutions are either accredited by a federally recognized accrediting agency or have been otherwise classified as being eligible for participation in federal student aid programs. We are just beginning to gain a working knowledge about this

very heterogeneous segment of postsecondary education.

If one had to adjust one's thinking only to incorporate these institutions in planning for student aid, the task would still be relatively simple. But America is an education-oriented society with a tradition and a political system that allows and even encourages almost anyone to come up with a new delivery system for learning. Nontraditional, off-campus learning is growing rapidly. New technology will allow almost every individual in society to be reached with some formal, organized learning experience. In many professions, periodic recurrent education is a must. For others, increased leisure time will be used for pursuing additional education. We are, in fact, coming to appreciate the full potential impact of the phrase "life-long learning." Including formal learning opportunities sponsored by businesses, churches, civic groups, public radio and television, and others, it is estimated that upward of 32 million Americans between the ages of 18 and 60 participated in some formal learning experience during 1971-72.

It can be seen that the further out one goes from the traditional colleges and universities, the more difficult it becomes for the federal government to define an "eligible institution" and an "eligible student." The broader the definition, the more "independent" students we must consider, since these are often older students than those just leaving high school. And once we move toward including these educational programs and these older students, the criteria and mechanisms for delivering student aid—let alone the budget implications—become troubling issues for discussion.

The wildest speculation I have heard is that the new age-of-majority laws passed by most states in recent years will practically eliminate what we now refer to as the dependent student. According to a Library of Congress study of state laws, there are now at least 39 states that have overall 18-year-old majority laws in effect; most of them since 1970. Other states allow 18-year-olds to contract. Three states—Alaska, Nebraska, and Wyoming—confer majority at age 19. Only in Alabama, Arkansas, Mississippi, and the District of Columbia is the age of majority still 21.

Of course, many of us are wondering how these laws might affect student aid programs based on need. Will we be able to continue making decisions based on an expected parental Family Contribution Schedule of the Basic Opportunity Grant (BOG) program?

When one turns to case law to see what the courts have held with respect to a parent's responsibility to provide support for a child's

education, there is little specific guidance. Most of the cases deal with a divorced or separated father's responsibility to provide support for his children. A primary consideration in these decisions has been the financial ability of the father.

Again, referring to a study done by the Library of Congress at my request, the courts have generally taken a hands-off policy with respect to the parent's legal obligations where the marriage is undissolved and the parents and child are living together.

Some lawyers who have looked at these issues in the context of the Basic Opportunity Grant believe we are likely to see court challenges to the presumption of need feature of the program. They ask whether it isn't an unjust discrimination to deny a grant to a student because of an expected contribution that may in fact not be given to him. Other legal scholars seem to feel there is no Constitutional argument against need-based programs that could prove successful in court. Certainly the debate is one the Congress and state legislatures must listen to very carefully.

Whatever the legal questions, there seem to be many social indicators of loosening family ties, especially when children graduate from high school. Although I lament the trend, many parents today seem more interested in pursuing their own personal desires than in making continued sacrifices on behalf of their older children. Bankers and financial aid officers have repeatedly told us that many middle-income parents today have not planned ahead by saving up for college costs. If this is true, the pressures from middle- and upper-middle income parents to reduce or eliminate the targeting of grant aid on students from less fortunate circumstances can be expected to increase.

There also seems to be a new interest on the part of students to declare themselves independent of their parents. I suspect there are many reasons for young people wanting to assert their independence, not all of which are related to a desire by young people to relieve the burden on their parents of continued financial support. Interestingly enough, the phenomenon seems to appear more often as the family income is increased.

It is understandable why more and more elected public officials are asking that aid now directed toward the very needy be redirected to that powerful constituency, "middle-income America." Without getting into the economic details, it is my impression that middle-income families are in reality better off today than they were 10 years ago. But with inflation and a period of rapidly rising expectations,

many of these families *feel* they are worse off.

The political support of the educated, middle-income group during the 1960s for public programs aimed at helping low-income families is apparently eroding or at least weakening. This is evident in many more areas than student assistance. What political leaders are recognizing is that proposals for any major new social program – for example, national health insurance – will have an influence on how we approach the question of future support for independent (or for that matter all) students. There are many unknowns. What I am prepared to do is to outline where I stand on some of these matters in hopes that it might provide a "straw man" for discussions throughout this conference. I find it easier to think in three separate, albeit interrelated, time frames: the immediate future; the rest of the 1970s; and beyond 1980.

Immediate Future

The Appropriations Committee in the House is now holding hearings on the student assistance budget requests for fiscal year 1975. This appropriation is advanced funded, so it would cover students attending institutions in the academic year 1975-76.

The President has asked once again that we fully fund the Basic Opportunity Grants (BOG) program, which he estimates to cost $1.3 billion. In making this large a request, however, he recommends no new money for the Supplemental Educational Opportunity Grants or for new capital contributions to the direct loan program. The budget suggests appropriations language that would, in effect, repeal language in the authorizing statute that requires certain minimum "threshold" levels be met in the three campus-based programs before anything can be appropriated for BOG. Until the BOG program gets a sounder footing and the Guaranteed Student Loan Program gets a thorough and proven overhaul, I do not think it would be wise to adopt these budget requests.

Instead, I would recommend that we do accept the total budget request of $1,997 billion for student aid – an increase of $320 million over the year before – but that we allocate it in the following manner:

(All figures in millions)	*Appropriations*		
	1975	*1974*	*Budget*
Basic Opportunity Grant (limited to first 3 years)	$ 800	$ 475	$1,300
Supplemental Educational Opportunity Grant	131	210	0
College Work-Study and Cooperative Education	303	281	261
National Direct Student Loan	293	293	6
State Student Incentive Grants	40	19	0
Guaranteed Loans	430	399	430
	$1,997	$1,677	$1,997

I will not go into the details of this proposal, other than to say that it would increase the average BOG award from an estimated $430 in 1974-75 to an estimated $640 the following year. You will see why I propose a substantial increase in work-study, while holding to the minimum "threshold" levels for SEOG and NDSL, further on. Basically, my proposal is similar to the way in which the Congress has responded to the student aid budget request for the past two years.

Intermediate Future

What about the intermediate-range future – the period for which our committee must legislate during the next year or so? This period would probably take us close to 1980. I do not have specifics in mind, but I do have some general themes:

1. *Continue to refine the* BOG *as the major federal grant program committed to equalizing access to postsecondary education.* While we will need to adjust the Family Contribution Schedule from time to time, I am committed to keeping the first dollars in this program flowing to the neediest students. Someday, perhaps we can fund a grant program that does not need to shut out anyone. But so long as there are limited funds, and survey after survey continues to show that students from families with incomes above $15,000 are four or five times more likely to be enrolled in college than contemporaries from families with incomes below $3,000 or $4,000, I believe we must put our *first* priority on giving larger grants to students from the lower-income families.

I do not look for equal distribution of students by levels of family income. I do not wish to shut out other students from qualifying for a grant. All I say is that, barring some unforeseen court decision that

forces us in a new direction, I join many others in Congress in supporting the present concept behind the BOG program.

2. *Phase out the Supplemental Education Opportunity Grant program.* While this program is serving a very useful purpose during the transition phase into a full-fledged BOG program, it has many weaknesses that argue for its eventual demise. State allotments do not allow money to go where it is most needed. The program depends too heavily on experienced financial aid officers—qualified individuals that more than half the eligible institutions do not have. Increasingly, state scholarship programs are serving to complement the BOG with additional grant support. Finally, the federal government should be consolidating and simplifying its many student aid programs.

3. *Broaden the scope of the work-study program.* Employers should be sought who would cooperate in providing part-time work and training programs to supplement a student's educational program. Incentives should be developed to encourage both educational institutions and outside employers to develop meaningful new jobs for students. If this were done, I believe we could substantially relax, if not eliminate, any criteria tied to the College Work-Study program related to financial need. That is, if a student is willing to work to support himself during his education, perhaps we should leave it to the institution and the employer as to who gets placed in which job without putting a student through a test of need. I think this approach would be politically attractive and move us away from many of the present problems associated with this program because of the requirement that students demonstrate need.

4. *Develop an accessible student loan program available to any student regardless of parental income.* Although the House and Senate just this week amended the Guaranteed Student Loan Program to remove the need test for some students, I believe we must completely overhaul this program in the next couple of years. Parental income should have no bearing on the availability of a loan which the student must repay. Basically, I would prefer moving to a single type of loan where everyone would pay a certain interest, perhaps 7 percent, from the time the loan is taken out until it is repaid. I believe the $200-$300 million projected for in-school interest subsidies during each of the next few years could be better spent in the grant or work programs. Of course, the amounts necessary to cover the special allowance, defaults, death, and disability benefits would continue to increase. In addition to these changes, I think ways must be found to strengthen the state role in the loan program and to consideration of

variable repayment plans.

5. *When a solid guaranteed loan program is in place, we should be able to phase out the direct student loan program.* This program suffers under some of the same problems as the SEOG. Many institutions have built up sizable revolving funds sufficient to keep them in business without further federal capital contributions.

6. *Finally, I believe the State Student Incentive Program should be strengthened as a way to help produce necessary grant aid without the inflexibility that a single national grant program like BOG necessarily has to have.* Some states have a strong private sector and others do not. Some are committed to low-tuition education and others are not. Encouraging each state to develop meaningful student grant programs consistent with its general plan for postsecondary education seems to me an important piece in the total student assistance program.

In summary, I view the next four or five years as a time for refining the programs we have already begun; for simplifying the procedures and red tape for institutions as well as for students; and for sharpening our commitment to the neediest students through grants while moving away from need tests in work and loan programs.

Long-Term View

What about the longer run? Frankly, I have no crystal ball that gives me many specific ideas about what is best beyond this decade. But I do have some general ideas and comments.

I would think that the current debate about tuition would be settled through various ways at the state level.

It is known that enrollments in colleges and universities are likely to decline throughout the 1980s. Along with some trends already alluded to, this factor will surely mean that institutions will be seeking new clienteles; generally older and almost entirely "independent" in the sense in which that term is being used.

The idea of tax credits for educational expenses can be expected to come up regularly. Right now, I have many questions about its worth as an effective use of resources that would otherwise be available to the government for specific purposes.

The idea of a postsecondary education voucher for all 18-year-olds, to be used at any time throughout one's life, has a great deal of initial appeal. There are individuals exploring these kinds of notions and I would certainly encourage them to continue.

Frankly, I have personal doubts that our society will or should place

such a high priority on postsecondary education for all individuals that it will come up with the money to give everyone a "free ride." I would guess that our resources would be used first for health, housing, transportation, and income maintenance programs.

My intuition and experience tells me that it is good for each of us to invest some of our own resources in an educational experience. Not only does it tend to keep us motivated to make the best use of the experience, but the organization to which our money is given feels more of an obligation to provide a meaningful experience. With our many problems in free public elementary and secondary education for all, I can not see America moving in the same direction for its postsecondary opportunities.

If I am correct, or even near correct, most of us will continue to see a great diversity of postsecondary education opportunities supported by a diversity of sources. Independent students will increase as a percentage of the whole. Congress should be able to draft legislation that meets any new constitutional test and still be able to help those younger students who need special assistance to put them somewhat on a par with students from families of some means.

In education, as in other social programs, the increased burdens on the public treasury will have to be met through increased taxes. It can be hoped that both the state and the federal tax laws will increasingly reflect progressive tax schedules so that the burdens will be borne most heavily by those who can afford it. According to recent commission reports, the interesting economic fact is that those who attend postsecondary institutions are supported in large part by those who do not attend.

Well, that is my rather sweeping view of some of the issues I see ahead. I have not tried to get into the many detailed and complicated questions surrounding the independent student, such as what should be counted as a legitimate educational expense for purposes of determining need. These I will leave to you financial aid experts.

I can assure you that the results of this conference will be of great interest to our subcommittee and that we will welcome any suggestions that might help us shape the most equitable and workable student aid programs possible for the years ahead.

The Financial Implications of Student Independence*

by W. Lee Hansen

The newly emerging concept of student independence possesses great appeal but at the same time acceptance of the concept carries with it significant implications for the financing of postsecondary education, at the campus level and, necessarily, for state and federal governments. Because these implications seem not to have been explored, my objective is to spell them out for you. To accomplish this, these remarks are divided into four sections. The first section provides my overall assessment of the near-term prospects for the financing of higher education. The second section discusses what these prospects imply for student financial aid resources and the kinds of adjustments that will follow. The third section then examines student independence and the ways in which students, their families, and financial aid administrations are likely to adapt. The last section explores one possible solution to financing problems that flow directly out of the growing recognition of student independence.

Financing Postsecondary Education – The Prospects

All of you are well aware of the deluge of recent reports on the financing of higher education. The Carnegie Commission, the Committee on Economic Development (CED), and the National Commission on Postsecondary Finance have all released their reports amidst considerable fanfare.[1] These reports are doing what they were intended to do, stirring up discussion. But whether they will also lead to significant public and private actions on financing issues is not yet clear.

Let me briefly summarize what the Carnegie and CED reports have said. Both of them express concern about the wide gap in tuition between public and private institutions, and both of them propose that tuition at public institutions be raised to narrow this gap. If this advice were followed, public tuitions would rise to between one-

* Financial support for this study was provided by funds granted to the Institute for Research on Poverty at the University of Wisconsin by the Office of Economic Opportunity pursuant to the Economic Opportunity Act of 1964. The opinions expressed are those of the author.

1. For a concise summary of these reports, see Howard R. Bowen, *Financing Higher Education: The Current State of the Debate*. Association of American Colleges, Washington, D.C., 1974. Several additional reports, though receiving less attention, have also been issued: the Special Task Force of HEW (Newman Report), National Board on Graduate Education, and the National Council of Independent Colleges and Universities.

third and one-half of the instructional cost at public institutions. Two consequences flow from this. First, private institutions would be at less of a competitive disadvantage than they are now. Second, the additional tuition revenue could be used to augment the limited funds now available for need-based student grants. Taken together, the objective of the reports is to provide a more competitive environment for private institutions and to insure that greater amounts of need-based grant money are available for students with limited resources. Thus, the goals of economic efficiency and equity can be simultaneously pursued.

The response to these recommendations has been predictable. Strong support comes from private institutions, whereas vigorous opposition emanates from public institutions. Since the power to alter tuitions lies in the public sector and because tuition increases are presumed to have an adverse effect on public institutions, the evolving strategy of public institution spokesmen appears to call for holding the line on tuitions. On several occasions there have even been recommendations that tuitions be reduced below present levels! But if tuitions are not to increase and if states will not increase their outlays for higher education, then the difference between costs and the combined total of tuition payments and state appropriations can be met in only one way, by substantially increased federal funding. The general line of reasoning has led to a call for a shift in national priorities in favor of higher education.[2]

It is one thing to call for a shift in national priorities; it is another thing to bring about such a shift. Over the past few years the higher education community has been rather low-keyed in its efforts to shift priorities. Whether a more aggressive campaign would have changed the climate of opinion is doubtful, given the turmoil on the campus, unforeseen enrollment shifts, and the like. More fundamentally, the high priority given to higher education a decade or so ago is gone and no good reason exists to believe that this situation will change. The prospects that looked so glowing even five years ago are now dim. The long-talked about Vietnam Peace Dividend, for example, disappeared long before the Vietnam conflict came to an end. Other increases in expenditure have come in the human resources area, for health, welfare, and the like.

In addition to what has already happened, we are now beginning a

2. See Carol Van Alstyne, "An Economist Looks at Low Tuition." American Council on Education, Washington, D.C., 1974 (processed).

national debate on proposals for universal health insurance; a negative income tax proposal is likely to be forthcoming soon from the Administration; and the energy crisis and environmental concerns will require additional outlays. And so it goes. In short, any optimism that a groundswell of opinion is about to develop that will dramatically shift federal spending priorities toward higher education seems ill founded. Much the same situation prevails in the states. Added to this is the fact that tremendous effort will be required just to insure that postsecondary education appropriations keep pace with the inflationary price increases we are now experiencing.

If there were an effort to mobilize more resources for postsecondary education, what arguments might be used? Three reasons are usually given why public support – and more of it – is justified. One of these is the social benefits it provides. While benefits accrue to individuals in the form of increased earning power and a more satisfying life, other benefits are produced that spill over to other people. Thus, you benefit from the fact that I am educated, but I have no way to collect from you the value of the benefits you receive. Because of the difficulty of taking these social benefits into account in our personal decision-making, the amount of higher education demanded by individuals will be less than what is socially optimal. The solution is for the public sector to subsidize higher education, for example, through low tuition; this will stimulate demand and in principle at least insure that the socially optimal amount of education will be demanded. Unfortunately, though the Carnegie and CED reports refer to social benefits, little or no evidence is provided as to the nature of these benefits, their magnitudes, or their distribution (whether they go to the rich or the poor). Hence, there is no way of knowing whether these benefits justify existing levels of tuition. But, if we expect the public to be convinced about the need to shift priorities, far better evidence on social benefits must be amassed than we have seen thus far.

A second reason is to insure greater equality of opportunity. This is being accomplished in part through large-scale programs of need-based grants and loans. Whether or not taxpayers can be convinced that they should ante up more money to promote even greater equality of opportunity is not at all clear. The federal Basic Educational Opportunity Grants (BEOG) are already destined to increase gradually until fully funded, and my guess is that some time will have to elapse before these grants are expanded in size. Even if additional funds were to be made available, the most essential thing is to adjust the maximum upward to take account of the rapid cost increases ex-

perienced in the last several years. Nevertheless, the nature of the BEOG program, no matter how the details of the program are framed, is such as to leave us a long way from our objective of fully promoting equality of opportunity.[3]

The third reason pertains to the market for educational loans. It is easier to borrow funds to purchase physical capital than educational capital. The reason is simple; in case of loan default, the piece of physical capital can be repossessed, but this is not true of education, which by its very nature becomes embodied in the minds and hands of people. Hence, the risk associated with education loans for a given individual is greater than for other types of loans. Only by "improving" the market in some way can we expect the needed loan funds to be available. Proposals to improve the education loan market can take various forms and can include such provisions as interest subsidies, state guarantees, and the like. Although some steps have been made to improve this market, more needs to be done.

To summarize at this point, of the three reasons given for increased public support of postsecondary education, none of them seem all that strong. The social benefits argument is weak because of inadequate evidence. Pressures for equality of opportunity are likely to abate as BEOG moves to full funding. Perhaps some improvements in the loan market can be made at relatively low cost. All in all, I am pessimistic about the prospects for any substantial shift in priorities in favor of postsecondary education. A compelling case simply cannot be made at present.

Student Financial Aid and Independence

Having set forth the prospects for postsecondary education finance generally, we must consider next how changes in the way student independence is viewed and how student independence itself will affect the sharing of the costs of postsecondary education. After doing this we can make whatever modifications are necessary in light of the overall prospects for postsecondary education finance. No attempt will be made in this section to define student independence. Instead, I shall rely on the conventional definitions employed by the various practitioners.

First, I want to set out several different financing models after

3. For some comments on the BEOG program, see W. Lee Hansen and Robert J. Lampman, "Basic Educational Opportunity Grants for Higher Education: Will the Outcome Differ from the Intent?" *Challenge Magazine*, forthcoming, 1974.

which a number of variants can be presented. These models are intended to highlight differences in the extent to which taxpayers provide support and also how student reliance on loans changes. In our discussion of the costs of higher education we refer to the total resources costs of providing instruction (tuition plus the tuition subsidy) and the additional (over and above tuition) student direct costs of attending college, e.g., fees, books, room and board, miscellaneous expenses; and the like. We exclude from consideration any foregone income, for the obvious reason that we are discussing costs in the context of student financial aid and taxpayer contributions.

At one extreme we can think of a "let them pay" model. This places the full burden of the costs of higher education on students and their parents—the taxpayers provide nothing whatsoever. In such a situation we would expect substantial student borrowing to be the common rule. We have no real analogue to this situation except for private schools which are completely without financial aid resources.

At the other extreme we have the "entitlement" model or to put it more crudely, the "free ride" model. In this model, taxpayer support is full and complete—all the costs of student attendance are paid; students and their parents make no payment whatsoever. In such a situation, student borrowing for educational purposes will be zero. The closest analogue to this model is the experience with the GI Bill after World War II.

A more realistic model might be termed the "social benefits" model. Society (the taxpayer) agrees to provide a subsidy in the form of below-cost tuition to all who attend college, or at least public colleges. The rationale for the subsidy is the social benefits from postsecondary education that spill over to other individuals. The closest recent approximation to a pure social benefits model occurred in the middle and late 1950s when taxpayers, through tuition subsidies, paid approximately three-eighths of the cost of each student's higher education.[4] The existence of tuition subsidies greatly reduces the need for student borrowing, at least relative to the "let them pay" model. Nonetheless, the costs of college are such that we would still expect a goodly amount of student borrowing, and we would expect

4. This is based on the assumption that tuition amounted to one-fourth of total instructional costs and tuition amounted to one-fifth of the standard student budget. Thus, we have tuition (25%) plus tuition subsidy (75%) plus student out-of-pocket costs excluding tuition (100%), which add to total costs (200%). Since taxpayers provide 75% in tuition subsidies out of the overall total of 200%, the public's share is 37.5%.

the extent of the borrowing to be inversely related to family resources.

The pressures in the 1960s led to the emergence of still another model of financing, what can be called the "equal opportunity" model. We take the social benefits model and graft into it a system of need-based grants, work-study, and loans. Need refers, of course, to student financial need as measured through conventional need analysis; this presumes that all students are dependents and that the prevailing social philosophy regards parents as being responsible for contributing to the costs of educating their children through college. Because of the additional public resources committed to grants, work, and loan costs, the percentage of the total cost paid by taxpayers rises in the aggregate to, say, 40 percent; students and their parents pay the remaining 60 percent. As a consequence of the infusion into the system of student aid money in the form of grants and work-study, the need for student loans is likely to diminish. At the same time the greater attractiveness of student loans, through subsidized interest, guarantees, and so on, is likely to increase the demand for loans. On balance, it is difficult to know what will be the net effect of these two offsetting forces.

At this point we should stop and summarize these models, as I have tried to do in Table 1. Here I present the descriptions of the models and what they imply for taxpayer support; they also indicate student-parental contributions and the percent of the total cost paid through educational loans. The percentages listed in the table are intended to be illustrative, although it is hoped that they are reasonable approximations to the true figures.

Reading down the table, we observe that the models show a progression from full student support to full taxpayer support, with the "social benefits" and then the "equal opportunity" models representing intermediate positions. Student borrowing likewise diminishes as taxpayer support increases, as shown in the last column on the right.

We now want to address ourselves more explicitly to the student independence issue by building on the equal opportunity model with its "dependent students only" variant. This is done in recognition of the fact that student financial aid officers were forced a few years back to develop criteria for handling students who viewed themselves as independent. Moreover, the Basic Educational Opportunity Grant program now sets forth explicit definitions for dependent and independent students. Because of these changes and because more students now view themselves as independent, the classification of in-

dependent student is here to stay. The method of assessing their financial need has obvious implications for the financing of post-secondary education.

The first of the several variants is the "restrictive independent student" definition, of the kind embodied in existing BEOG regulations. This permits students to be classified as independent provided that certain criteria are met.[5] On the assumption that when fully funded the BEOG program will provide a net addition to student financial aid resources and that the shift of some students from dependent to independent status will further increase the demand for grant funds, then the percentage of taxpayer support will rise to, say, 45 percent. It seems clear that the need for loans will diminish somewhat for the student-parent unit. For independent students,

Table 1. Alternative Financing Models – I

Name of Model	*Taxpayer Support*	*Taxpayer Cost Percent*	*Student-Parent Cost Percent*		
			Total	*Cash-Work, etc.*	*Loans*
"Let them pay". . .	None (full-cost tuition)	0%	100%	70%	30%
"Social benefits" . .	Tuition subsidies only	37%	63%	48%	15%
"Equal opportunity". . .	Tuition subsidies *plus* need-based grants, work-study, and loans – "Dependent students only" definition	40%	60%	45%	15%
"Entitlement" or "free ride"	Complete. All student costs of attendance – tuition, room and board, etc. are paid	100%	0%	0%	0%

5. See Hansen and Lampman, op. cit.

however, the need for loans will rise, because of the limitations in the amount of support they can accept from their parents. Thus, the percentage of cost financed by loans would rise slightly.

Another variant takes account of some of the comments made at this Conference, namely, that financial aid officers should be given more discretion in determining whether or not students are independent. We label this the "discretionary independent student" definition. Consider the BEOG residency requirement. Suppose during Christmas recess a student forgets to spend one night at the "Y" so as to avoid having lived at home for more than two consecutive weeks. Or suppose that the "Y" was filled up or there was no "Y" in the vicinity, and hence the student lives at home for more than two weeks. Financial aid officers would no doubt like to be able to say that if this is all that prevents classifying a student as independent, they should be able to grant an exception to the regulation. Given some degree of discretion, then, it seems reasonable to believe that aggregate student financial need would increase. And to the extent that sufficient student aid grant money were available, the share of taxpayer costs would increase to, say, 50 percent. This would then produce a 50-50 split in financing. The reduced cost to student-parents would of course, further lessen the dependence on loans. However, once again, restrictions on the support that parents could provide to their independent student children would push the demand for student loans even higher.

Our next and last model is the "age of majority" model. This model would come into play either because of new legislation or court decisions recognizing that students aged 18 and over have the right to view themselves as being independent, if they so wish. Or it simply reflects the sociological phenomenon in which more students think of themselves as independent. Whether Congress will see fit to enact new legislation is not at all clear. And whether there is a strong legal basis for overturning the BEOG regulations is an issue on which the lawyers are best able to comment, as evidenced by the presentations of D. Parker Young and David J. Hanson.[6] In any case, we call this the "independent student only" variant. On the assumption that the existing regulations pertaining to the independent student definition were greatly relaxed, then measured student financial need would increase substantially. Again, were grant funds available, the federal

6. See p. 27 and p. 42.

share of costs would rise, to, say, 70 percent.[7] In this situation students would be more heavily dependent on loans because they are cut off from parental support. On the other hand, they are less dependent on their own support because of the greater share of their costs provided through student grants. These two forces might largely offset each other, so that the percentage of total costs met through student loans would not change.

It is possible, of course, that pressures may build to raise the amount of the guarantee above the current $1,400 level. This would necessarily shift the cost of higher education more heavily onto taxpayers. As a result, the demand for loans would decline.

These additional models and/or variants are summarized in Table 2. Note that we have added two columns at the right to reflect the loans of students rather than students-parents, as we move toward models that give greater recognition to student independence. In Table 2 a gradual broadening of the independent student category can be observed, and with it a steady increase in the demand on public funds for higher education, to a point where the major share of the costs—70 percent—is borne through student grants. Student loan demand rises to a peak of 20 percent. This is, no doubt, the scenario that some people visualize and, indeed, hope will be played out.

But how likely is this scenario? What are the odds that even if the concept of student independence is increasingly recognized, the grant funds necessary to meet measured student financial need will be made available by taxpayers? Nobody has the answer to this question. But if my general assessment of the prospects for higher education finance is at all correct, it seems highly unlikely that the figures in Table 2 will bear any semblance to the reality before us. How, then, can we modify our analysis so that it will better reflect what is likely to be?

We can do this by taking the "restrictive independent student" definition as our starting point. We shall assume that we are at the point where the BEOG program is fully funded. In addition, we impose the assumption that taxpayer support for student grants is unlikely to rise above the 45 percent figure, regardless of what happens to the

7. This is a purely arbitrary number whose value depends on the extent of the relaxation of the regulations, among other things. However, a realistic maximum is the tuition subsidy (37%) plus one-half of the remaining costs of 31%, or 68%. In such a situation, even the poorest students would have to provide up to $1,400 in self-help, e.g., loans or work.

definition of student independence. This produces a new set of results shown in Table 3. The results in the first two lines remain unchanged. By setting a 45 percent limit on the taxpayer cost percentage for each of the remaining three lines, the student-parent or student cost percent becomes 55 percent. For the "discretionary" model in the third line, the limitation on grant funds forces borrowing to rise which, if measured in the conventional way, would increase loans somewhat, with the gap being filled by loans, work, and increased parental contributions.[8] But since parental transfers are restricted by the BEOG regulations, students will be forced to increase their borrowing above the 20 percent shown in Table 2; the loan percentage might rise to, say, 24 percent.

Table 2. Alternative Financing Models – II With Unrestricted Taxpayer Funding

Name of Model	*Taxpayer Support and Variant*	*Taxpayer Cost Percent*	*Student-Parent Cost Percent*		*Student Cost Percent*	
			Total	*Loans*	*Total*	*Loans*
"Equal opportunity". .	Tuition subsidies *plus* need-based grants, work-study, and loans					
	– Dependent student only definition	40%	60%	15%	n.a.	15%
	– Restrictive independent student definition*	45%	55%	12%	n.a.	16%
	– Discretionary independent student definition	50%	50%	9%	n.a.	20%
"Age of Majority"	Independent student only definition	70%	n.a.	n.a.	30%	20%

* Assumes BEOG program is fully funded.

8. Some of this gap could be filled by greater part-time employment.

As we move more fully toward the independent student concept the appropriated funds will have to be spread over a still larger number of students, with the result that the aggregate need for grants will be greater than in any of the models shown above it in Table 3. All the gap between need and student grants will have to be met by students, much of it through loans and some of it through work. Hence, the percentage of total costs met through loans might increase to, say, 35 percent. This figure is estimated by assuming that the shortfall in grant money of 25 percentage points results in a 15 percentage point increase in student loans. Even if only 60 percent rather than 80 percent of the shortfall is made up by student loans. The rise in loan financing from 20 percent of total costs (Table 2) to 35 percent in Table 3 represents a dramatic increase.

Table 3. Alternative Financing Models – III With Restricted Taxpayer Funding

Name of Model	*Taxpayer Support and Variant*	*Taxpayer Cost Percent*	*Student-Parent Cost Percent*		*Student Cost Percent*	
			Total	*Loans*	*Total*	*Loans*
"Equal opportunity". .	Tuition subsidies *plus* need-based grants, work-study, and loans					
	– Dependent student only definition	40%	60%	15%	n.a.	15%
	– Restrictive independent student definition*	45%	55%	12%	n.a.	16%
	– Discretionary independent student definition	45%	55%	12%	n.a.	24%
"Age of Majority"	Independent student only definition	45%	n.a.	n.a.	55%	35%

* Assumes BEOG program is fully funded.

The import of this rather tedious exercise has been to trace the implications of student independence on financial aid. Readers should be cautioned again that all the numbers presented represent, at best, arbitrary guesses as to what is likely to happen in each of these various situations. Even if one disagrees with the particular numbers chosen, it is difficult to believe that the general patterns depicted here would change. The result is clear—a growing dependence on loans for financing college.

Defining Student Independence

I have carefully avoided defining student independence because the term is such a difficult one. There are many, many possible definitions, so many that getting substantial agreement on any one definition would be a long, drawn-out task.

Two points deserve to be made about the matter of definitions. One is that any definition will be ambiguous because of the conflicting principles involved. On the one hand there is the principle of parental responsibility and of expected parental contribution, as reflected by the CSS and ACT financial aid procedures. But whether expected parental contributions are actually forthcoming is something else. On the other hand, there is the principle of providing student financial aid to meet the student's unmet financial need. For lack of funding this is not always possible to do, and very often student financial aid involves heavy reliance on loans, with the result that students end up paying most of the cost anyway. The presence of these two conflicting principles reflects the fact that the focus of attention is not clear. The focus, it would seem, should be on the student who is being educated. Whether the student's parents should be obligated to provide support remains unclear; for students of college age this has been the traditional approach, whereas older students have been treated as if they were independent of their parents. And whether public support should be expected to meet all unmet student financial need is not clear either; states as well as individual colleges and universities have different views on the matter. In summary, then, any definition must come down on one side or another of the question of independence. But until the underlying issues are more thoroughly thrashed out, settling on a particular definition sidesteps the basic question.

The second point is that selection of any specific definition will give rise to intensive efforts to circumvent the rules surrounding that definition. As one example, I have heard interesting discussions among people knowledgeable about the new BEOG regulations on how

to "beat" them; the idea is to set things up so that one's 16-year-old child will, upon entering college a year or two hence, find a way to be classified as an independent student. By sacrificing one's income tax deduction for a year or two and by engaging in other actions, the details of which I will not describe to you, it should be possible to qualify one's child for access to four years of a $1,400 BEOG guarantee!

The solution, it seems to me, is to set up alternatives that will allow students to choose among two or more possibilities, with these possibilities carefully structured to insure that certain social purposes are achieved. Let students decide what to call themselves, and let them wrestle with the consequences. This procedure will discourage attempts to circumvent the rules and will force individuals to consider the consequences of different choices they themselves make.

How can we implement this notion of student choice? We can do so by making a set of decisions as to what kinds and amounts of student financial aid dependent and independent students can qualify themselves for. We must begin by recognizing that tuition subsidies account for three-eighths of total student costs. To build on this base, we take the conventional view that any student classifying himself as a dependent student can qualify for student grants (and work-study funds) in amounts to be determined by the student need analysis based on the filing of a Parents' Confidential Statement. Of course, great numbers of students will not qualify for grants because they cannot demonstrate financial need. The only people for whom it is obviously advantageous to declare themselves dependents are students from low-income families, since they stand to gain by whatever grants are available. Other students from high-income families can declare themselves independent if they wish; their parents may gain some tax advantage as a result even though the students do not qualify for any grants. However, they may still qualify for student loans; of course, students receiving grants would also qualify for loans to make up any gap in their available resources.

What about people who might wish to declare themselves independent? This is fine, let them do it. If they show financial need, then they will qualify for student loans. However, a student from a low-income family would by such a decision cut himself off from the financial aid otherwise available to him.

Some problems remain. The independent student may, even though declaring himself independent, receive financial support from his parents. If this is the case, the amount borrowed would probably be reduced. But even if it is not, it may not much matter. Conversely,

the dependent student may find that even though there is an expected parental contribution, none in fact materializes. There are two ways of dealing with this. If the parental contribution is not forthcoming, and if we believe in the concept of expected parental contribution, then one possibility is to make grant money contingent upon receipt of the parental contribution. Because this procedure could make for awkward family situations, an alternative is to give the student his grant and authorize him to borrow the balance.

It should be recognized that giving the student the option of declaring his dependent or independent status does little or nothing to break up the family or to permit parents to evade their responsibilities. If anything, it provides a positive incentive to maintain a dependent status, at least for low-income students. Equally important, there is no requirement that others, financial aid officers or state and/or federal bureaucrats, pass judgment on a student's status, based on a host of definitions and regulations.

In short, the advantages of allowing students to choose their status seem overwhelming. And while some problems will be encountered with such a system, many others will be eliminated.

The Role of Student Loans

The first section of this paper painted a picture of tight resources for higher education in the coming year. The second section indicated, as a result of tight resources and a growing recognition of student independence, a steady increase in student loans to meet the costs of higher education. And the third section portrayed the role of loans and grants in a world where student choice determines dependency status.

Given the important and growing role for student loans, what can be done to make loans not only more attractive but also more efficient in helping students meet the costs of college? Admittedly, students would prefer outright grants, the larger the better. Financial aid officers, while recognizing the need for loans to round out student financial aid packages, would also find it easier to collaborate in dispensing outright grants and work rather than giving loans and trying to collect later. Taxpayers on the other hand, prefer to hold down the costs of student financial aid and they see loans as one important way of doing this. So, we must recognize the fact that, for an audience like this composed largely of financial aid people and students, loans are a less attractive alternative than grants.

Many problems arise with loans in this less than ideal world. But

if we must resort to loans, the task is to find ways to minimize these problems. What can be done?

First, loan repayment periods could be lengthened so that larger debts can be repaid over a longer time period, thereby reducing the average burden of repayment relative to current income. Second, because income ordinarily rises steadily as job experience lengthens, repayments could be geared to income for broad groups of borrowers, e.g., occupation groups, so as to maintain repayments as a roughly constant fraction of current income; currently, repayments as a fraction of current income are highest when income is lowest, and vice versa. Here, then, are two effective ways of reducing the repayment burden for those who borrow substantial amounts of money to finance their postsecondary education.

A third possibility, really an extension of the second, is to make repayments contingent upon future income. By this device repayments will fluctuate with individual incomes, and to the extent that one's income is below the average of his peers, the level of repayments will be reduced and the repayments will be spread out over a longer time period until the full amount borrowed is repaid. Those who receive a higher income will repay more quickly than those whose incomes are low. Moreover, some of the reluctance to borrow arising from the uncertainty about one's future income, will be reduced in the knowledge that repayment is based on actual income.

Still another possibility is to incorporate a forgiveness provision into the loan program. This would mean that those individuals whose incomes are exceptionally low and who have not repaid their loans by the end of, say, 30 years, would find the unpaid portion of the debt wiped out. This would amount to providing larger subsidies for those people who, for whatever the reason, receive the lowest money benefits from their education. This would amount to a special subsidy for those whose earning power was destroyed or impaired by bad health or accidents. In other cases, it would be neutral with respect to occupational choice since repayments would be geared to income from one's occupation. In still other cases it might reflect a desire to take advantage of the "system," by reducing work effort and thus reduce one's loan obligation. It seems unlikely, however, that any reasonable scheme would make it worthwhile for a person to remain out of the labor force. To the extent that the forgiveness feature would raise the cost of the loan program substantially, the repayment schedule for all loans could be established so that the average repayment for those who completely repay would slightly exceed the needed repay-

ment and thereby offset the smaller repayments of others whose debts are forgiven.

Still other considerations arise, among them the payment of administrative costs and the advisability of providing public guarantees for loans and/or interest subsidies. All these items increase the cost of a loan program. Exactly what should be done with these provisions depends on what objectives are being pursued. The collection of loan repayments strikes one as being difficult but financial aid experts tell me this problem can be handled. The prospect of wide-scale student bankruptcies makes some people leery of expanded loan programs. Again, perhaps new legislation can minimize bankruptcies. To sum up, there are problems but I assume they can be worked out, including that of mobilizing the needed capital.[9]

Two important objections to loan programs must be recognized before I conclude. One is that students from low-income families have less knowledge about borrowing and they may have had bad experiences with loans, so that they will be reluctant to borrow. There is undoubtedly some truth to this fear. However, with grants focused on low-income students, there will be a need to borrow only the additional amounts required, and if loans are available on an income-contingent basis with forgiveness provisions, and so on, some of the reluctance to borrow should disappear. On the other hand, if a student from a low-income family moves into a well-paying job, he will be able to repay his loan rather quickly and then be freed of all debt. The other objection, coming from higher education administrators, is that an expanded loan program represents the opening wedge in a drive to raise tuition. Once the loan program goes into effect, legislatures or governing boards, it is argued, can and will raise tuition, confident in the knowledge that loan funds are available to fill the student-need gap. This view is held by some, and implies that taxpayers are just waiting for an opportunity to reduce the support they now provide for postsecondary education. If this implication is correct, the problems of higher education may be much deeper and more serious than most of us have thought them to be.

I can summarize this section by pointing out that loans, regarded as unpalatable by most, can be made more attractive and effective as a device to facilitate the financing of college attendance. Rather

9. For details on such a loan program, see W. Lee Hansen and F. Howard Nelson, "The Distributional Efficiency of Benefits for an Income Contingent Loan Program," paper presented at a meeting of American Educational Research Association, April 1974.

than criticizing loans, we must find how to surmount the problems posed by conventional loan programs. An income-contingent loan program appears to offer a solution.

Conclusion

The purpose of this paper has been to stimulate your consideration of the financial implications of student independence. In doing so I have speculated on the direction that events will take and, to make life even more dangerous, I have tried to illustrate the dimensions of the problems by giving you some crude numbers to work with. In the process of doing this, many considerations had to be ignored. Nothing has been said about the effect of the different models on the number of students attending college or on the composition of those students, by family income and the like. Yet we know that any change in the method of defining students has implications for financing and this, in turn, is bound to have an impact on student numbers and composition. This chain of events is to be expected because we are examining a complex interdependent system, in which a change in one part will affect every other part of the system. All this makes it especially difficult to analyze the financial impact of student independence. Nevertheless, I believe that with more effort we can develop estimates of these other effects and thereby enrich our understanding of the full impact of student independence on post-secondary finance.

The Legal Implications of Student Independence*

by D. Parker Young

If any society is to be truly free then its sacred cornerstone must indeed be individual freedom. As we look at the events of the past 14 years in this country the one thing that stands out beyond all others is the struggle for individual rights. Indeed that struggle has not escaped the campus for it has often been the focal point of protest by students seeking changes in our society as well as on the campus. But no matter how intense that struggle has been, or may be in the future, there can be no stopping it, for in words that paraphrase those of Victor Hugo, "Nothing is more powerful than an idea whose time has come."[1] And the idea that the Constitution should follow students to the campus has now been fully accepted by the courts; the results have been revolutionary.

Beginning with the landmark *Dixon*[2] decision, students have steadily pressed for and received judicial recognition of their constitutional rights, with the courts now agreeing unanimously that no one sheds his constitutional rights when he enters the campus gates, but neither does he acquire any special privileges.[3] During that same period of time, pressure has also been mounting in the political arena to lower the age of majority from the traditional age of 21 to 18. This development has the potential for the greatest impact on higher education since the beginning of the civil-rights movement on campus.

Eighteen-year-olds have long been able to vote in some states, and the fact that they have been required to serve in the armed forces has given much credence to the argument that they should be accorded legal adult status with full capacity to make their own contracts and deeds and to transact business generally. The move toward lowering

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* Parts of this presentation were based on a paper prepared for the Council of Student Personnel Associations in Higher Education.

1. In *Histoire d'un Crime: Conclusion: La Chute* (Ch. 10, p. 649; Ed. Nationale, Paris, 1893, Vol. 36). Hugo is translated literally – "One can resist the invasion of armies; one cannot resist the invasion of ideas." On April 15, 1943, *The Nation* sent out a subscription circular with the sentence: "There is nothing stronger in all the world than an idea whose time has come." This statement by *The Nation* was a misquotation of the quote by Hugo as stated above. The quote has generally been translated as *The Nation* translated it since 1943.

2. *Dixon* v. *Alabama State Board of Education*, 294 *F.* (2d) 150 (1961).

3. *Tinker* v. *Des Moines Independent Community School District*, 393 *U.S.* 503 (1969). Numerous other decisions have been rendered in which this declaration has been made.

the age of majority in this country was accelerated greatly by the ratification of the Twenty-Sixth Amendment to the federal Constitution which gave 18-year-olds the right to vote in both state and federal elections. As a result, legal adult status is now accorded to those under 21 in a plurality of states. Within the past several years, approximately half the states have lowered the age of majority to 18.

This change has many implications for higher education. Instead of the majority of students being minors, colleges are filled with practically all adult students. This inherently causes both the student and the institution to have a different perspective from that formerly held. Aside from the obvious lessening of in loco parentis applications, other implications include dormitory residency requirements, student records and reports to parents, tort liability, and more important to us today, the issues surrounding residency and out-of-state tuition as well as financial support for students. It is reasonable to say that almost all aspects of higher education may be affected either directly or indirectly by this change.

Probably the most obvious implication is the final demise of in loco parentis. That concept no longer has valid legality in higher education.[4] A virtual floodtide of court cases[5] has been handed down which affirms the rights of students and furthers the demise of in loco par-

4. This concept was first enumerated by the court in *Gott* v. *Berea College*, 161 *S.W.* 204 (1913) when it stated "College authorities stand in loco parentis concerning the physical and moral welfare and mental training of the pupils, and we are unable to see why, to that end, they may not make any rule or regulation for the government or betterment of their pupils that a parent could for the same purpose. Whether the rules or regulations are wise or their aims worthy is a matter left solely to the discretion of the authorities or parents, as the case may be, and, in the exercise of that discretion, the courts are not disposed to interfere, unless the rules and aims are unlawful or against public policy."

5. Almost all the cases decided relative to students and their constitutional rights have a bearing upon the concept of in loco parentis. Representative cases which strike at the validity of that doctrine include the following: *Dixon* v. *Alabama State Board of Education*, 294 *F.* 2d 150 (1961); *Goldberg* v. *Regents of University of California*, 57 *Cal. Rptr.* 463 (1967); *Moore* v. *Student Affairs Committee of Troy State University*, 284 *F. Supp.* 725 (1968); *Tinker* v. *Des Moines Independent Community School District*, 393 *U.S.* 503 (1969); *Esteban* v. *Central Missouri State College*, 415 *F.* (2d) 1077 (1969); *Norton* v. *Discipline Committee of East Tennessee State University*, 419 *F.* (2d) 195 (1969); *Scoggin* v. *Lincoln University*, 291 *F. Supp.* 161 (1968); *Hammond* v. *South Carolina State College*, 272 *F. Supp.* 947 (1967); *Dickey* v. *Alabama State Board of Education*, 273 *F. Supp.* 613 (1967); *Bayless* v. *Martine*, 430 *F.* (2d) 873 (1970); *Sword* v. *Fox*, 446 *F.* (2d) 1091 (1971); *Healy* v. *James*, 92 *S. Ct.* 2338 (1972).

entis. However, the death of long-held concepts and traditions is a slow and painful process. While many colleges and universities may well accept the fact that in loco parentis is legally dead, there is still a built-in resistance to completely abandoning it.

Administrators in higher education are not entirely to blame for this reluctance, for they are well aware of societal pressures that may call for the continued reliance upon that doctrine. On the other hand, court decisions have caused an awareness among administrators that they are liable for their actions and as a result many, if not most, do not relish the acceptance of the responsibilities which attach to that doctrine.

With practically all college students in adult status this fact should completely seal the doom of in loco parentis (according to a strict interpretation of the concept). Certain humanitarian features of that concept, such as the willingness to assist students in any way possible in order to meet their needs as human beings, will and should remain. But the legal relationship between the student and the institution will probably best be described as one which encompasses a combination of the various theories, including contract, fiduciary, constitutional, and in loco parentis, insofar as the humanistic aspect is concerned.

Students will be forced to accept the responsibilities their newly acquired adult status entails. They can then sue and be sued. They will have a degree of awareness of their rights and responsibilities that was not present or needed before their new-found status.

The lowering of the age of majority may well be a major factor leading to the elimination of many student personnel functions that border on in loco parentis. Examples of these functions include the supervision of student activities, fraternities, and sororities. Lewis Mayhew goes so far as to suggest that the elaborate system of dean of student organizations, directed activities, and directors of counseling, testing, guidance, housing, and health services will probably become obsolete in the future.[6]

One example of this prospect is the elimination of the sponsorship of student publications that is already under way in some institutions. Student newspapers or other student publications may not be cen-

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6. Lewis B. Mayhew, "Higher Education – Toward 1984," *Educational Record*, Summer, 1972, pp. 215-221.

sored.[7] However, it is not necessary for an institution to sponsor any student publication. With more and more students questioning mandatory activity fees used for this and other endeavors, it seems likely that more institutions will get out of the student newspaper business. As a result, an increasing number of institutional "house organs" will probably be initiated. These publications would be official organs for purposes of information, announcements, policy statements, and interpretation of official policy. Student newspapers, as well as other independent or "underground papers," will continue to enjoy the constitutional protection they now enjoy. The difference, of course, is that they will have to survive in the marketplace of the financial world. I would predict that there will be an acceleration of pace in the number of institutions taking this approach.

Since I have mentioned mandatory student activity fees and increasing student opposition to the payment of these fees, I must point out that courts[8] have generally upheld the collection and expenditure of these funds so long as they are not used for purposes which are illegal, noneducational, or supportive of any religion or particular political or personal philosophy, or there is no denial of equal access to the funds. This is true whether or not students are legal adults and are forced to pay these fees.

Another example of the tendency toward elimination of student personnel activities as a result, in part, of students now being adults and college officials no longer having to act in loco parentis, is the turning away of colleges and universities from the practice of officially recognizing student organizations. It is not an absolute inherent right for a student organization to be granted official recognition. In fact, it is not necessary for an institution to officially recognize any student group. However, once a college allows student groups to organize, and grants these groups official recognition with the attendant advantages, constitutional safeguards must operate in favor of all groups

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7. *Dickey* v. *Alabama State Board of Education*, 273 *F. Supp.* 613 (1967); *Antonelli* v. *Hammond*, 308 *F. Supp.* 1329 (1970); *Lee* v. *Board of Regents of State Colleges*, 306 *F. Supp.* 1097 (1969); *Norton* v. *Discipline Committee of East Tennessee State University*, 419 *F.* (2d) 195 (1969); *Channing Club* v. *Board of Regents of Texas Tech University*, 317 *F. Supp.* 688 (1970); *Papish* v. *Board of Curators of University of Missouri*, 93 *S. Ct.* 1197 (1973); *Trujillo* v. *Love*, 322 *F. Supp.* 1266 (1971); *Lee* v. *Board of Regents of State Colleges*, 441 *F.* (2d) 1257 (1971).

8. *Veed* v. *Schwartzkopf*, 353 *F. Supp.* 149 (1973) and *Lace* v. *University of Vermont*, 303 *A.* (2d) 475 (1973). These two decisions are representative of the case law on this subject.

that apply. This requires adequate standards for recognition and the fair application of these standards. The important point, however, is that the burden is upon the institution to justify any nonrecognition, and not upon students to justify recognition of the organization.[9]

Again, as students (most of whom are now adults) increasingly question the collection of mandatory activity fees and the expenditure of those fees for student organizations and their activities, it seems likely that more institutions will simply cease to officially recognize any student organization. In this day of the tight financial squeeze in higher education, this may well be a wise political course.

Another implication of the lowering of the age of majority involves dormitory residence requirements. In recent years, rules requiring students to live in college dormitories have come under attack, and several important court decisions have resulted. It has been held that public colleges and universities may not require students to live in dormitories simply to increase the revenue of the housing system.[10]

In the past, courts[11] have allowed that students may be required to live in residence halls if such a requirement is based upon the "living and learning" concept and the educational benefits to be derived therefrom, so long as specific groups of students are not singled out without any valid reason to be subjected to such a requirement. In fact, only recently a federal court in Michigan[12] upheld a Northern Michigan University housing rule requiring all single undergraduate students under 23 years of age, and not residing with their parents or legal guardians, to live in university residence halls.

Notwithstanding past decisions, I think that the courts are straining to find proper grounds to uphold mandatory residency rules, most of which have self-defeating aspects in allowing for various exceptions which, in effect, say that the "living and learning" concept is desirable but not necessary.

In fact, just several weeks ago the federal district court in South Dakota held that a University of South Dakota regulation compelling freshmen and sophomores to live in university residence halls is unconstitutional. The court dismissed the contention of the university that living in dormitories is part of an "educationally enriching ex-

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9. 92 *S. Ct.* 2338 (1972).

10. *Mollere* v. *Southeastern Louisiana College*, 304 *F. Supp.* 826 (1969).

11. *Pratz* v. *Louisiana Polytechnic Institute*, 316 *F. Supp.* 872 (1970) and *Cooper* v. *Nix*, 343 *F. Supp.* 1101 (1972).

12. *Poynter* v. *Drevdahl*, 359 *F. Supp.* 1137 (1972).

perience" and said that the rule violated the equal protection guarantees of the Fourteenth Amendment to the federal Constitution.[13]

I also believe that if mandatory residency rules are to be in effect, then it is incumbent upon the institution to adhere strictly to its rules and regulations regarding the implementation of the "living and learning" concept, since it would be vulnerable to attack by adult students if violation of excessive noise or traditional dormitory mayhem were allowed to occur. Another example of this would be if the institution was lax in allowing drug use or other illegal use of rooms.

The case which gives rise to speculation as to how dramatic an effect the lowering of the age of majority may have on dormitory residence requirements and subsequent loss of revenue to the college occurred in Louisiana, and was decided by the same judge who decided the *Pratz* case, which was upheld by the U. S. Supreme Court.[14] Although another question was present in this case, the pertinent issue was one requiring students who reached the age of majority to live in college dormitories. The court[15] held that a university regulation requiring students under 23 years of age to live on the campus constituted an unconstitutional classification of students, since there was no showing of a reasonable relationship between requiring 21- and 22-year-old students (who had reached the age of majority in Louisiana) to live on campus and the university educational process. The validity of the "living and learning" concept was not ruled upon in the case; however, the court declared that, insofar as the implementation of that concept in the instant case, requiring students of full legal majority and returning military veterans to live on campus, it was not reasonably related to the educational process.

In view of this holding, the question can legitimately be raised as to what would be the difference, if any, if the age of majority were 18 instead of 21, as was the fact in this case. Logic seems to imply that no difference can be made unless the "living and learning" concept can be proven related to age. Certainly, if this line of reasoning is accepted by the courts, then the effect of the lowering of the age of majority will be felt in this important aspect of housing. Since very few college students are below the age of 18, dormitory residence requirements in those states with an age of majority of 18 seem to be in jeopardy unless they can be justified. This will confuse the problem already

13. *Chronicle of Higher Education*, March 4, 1974.

14. *Pratz* v. *Louisiana Polytechnic Institute*, 28 *L. Ed.* 541 (1971).

15. *Cooper* v. *Nix*, 343 *F. Supp.* 1101 (1972).

faced by many institutions whose dormitories are operating at below capacity, and who are losing much needed revenue in the process. The burden on the colleges will then be either to justify the "living and learning" concept by relating it to age, or to make dormitory living so attractive that students will voluntarily seek to live in them rather than be coerced.

There is no doubt but that the courts will be rendering decisions shortly on the question of requiring legal adults of any age to live in residence halls. Also, I believe that there are few college and university presidents today who are anxious to build additional residence halls, but rather, would like to turn over the ones they presently have to a private concern that would operate them.

Another implication of the lowering of the age of majority, is that which concerns student records and the release of information contained in those records to parents, guardians, and/or others. Institutions of higher education may not pry unnecessarily into the personal affairs of a student, and the college may not reveal to others information concerning its students, unless it has a proper basis for doing so. Although a student may sign a release when he gives the college information, he does not necessarily release it for all purposes. Certain parts of a student's record are confidential, and unless there is an "overriding legitimate purpose" or a "need to know," then such items are not intended to be disclosed without specific authorization.

Traditionally, many colleges regularly mail grade reports to parents. In addition, many colleges notify parents if the student is involved in any disciplinary action. If students legally hold adult status at age 18, then there may be no justification for the disclosure of such information to parents or guardians unless permission is granted by the student for such disclosure.

Another aspect of reports to parents concerns information that may be obtained in counseling sessions, or in the student health-services center. Information acquired in a counseling or health-center relationship may be deemed necessary for parents of minors to know, but such would not necessarily be the case for an adult. The lowering of the age of majority to 18 will eliminate much of the reporting now sent to parents. Since the college will for all practical purposes be dealing with an adult student body, the continued efforts bordering on in loco parentis in respect to student records and reports to parents or guardians will be unnecessary, if not illegal, in some cases.

Many institutions have already eliminated the practice of sending grade reports, etc., to parents; Ohio State University is the latest

to adopt such a stance. As the realization becomes widespread that a lowered age of majority grants those young adults just as much legal "adulthood" as older citizens, I predict that the trend toward elimination of reports to parents will increase, and that such reports will be sent only when there is an agreement between the student, the parents, and the institution that such reports will be sent.

The area of tort liability, as well as suits, arising under contract law may have several implications affecting higher education if the age of majority is lowered. Adult students are responsible for their own actions and can sue and be sued. Without involving the parents in the case, the college is free to press charges against a student who damages property or in any way commits a tort against the institution. Students will thus be forced to accept more responsibility for their actions on the campus, including the use of college facilities, and for publications that may be libelous.

On the other hand, if students are adults, it may well be that they would be more inclined to press charges against the institution and/or other students, when they believe their rights have been violated. One example of such action is where the institution is disrupted and possibly closed as a result of action by militants. If an institution fails to enforce its own rules, it may well be taken to court by students who claim that their rights are violated by virtue of the laxity of the institution. Also, an adult student may be more prone to press charges against a professor who has allegedly graded him arbitrarily or unfairly or who may have misused the classroom. "Misuse" is defined as use of the classroom by the professor for purposes other than those relating to the course content as announced in the catalog or other appropriate course listing. This is not to say that all students are apt to file a court suit when they reach the age of majority, but since they will then be clothed with the responsibilities attached to that status, then they will in all likelihood be more zealous of their rights. The combination of youthful idealism, rebellion, and legal adulthood suggests that increased litigation by students is a virtual certainty.

There are numerous campus activities that may be affected indirectly as a result of the lowering of the age of majority. Adult students may be less likely to accept without question many of the rules, regulations, and restrictions surrounding any activity on the campus. Because students will in all probability be more concerned with their finances, they probably will be more apt to question such things as a uniform activity fee or an athletic fee. They will probably ask for a kind of "cash and carry" approach to various things such as athletic

contests, student publications, and other campus activities that have traditionally received funds derived from a uniform student activity fee.

Since more students are being named to various governing boards, committees, and other panels, then campus rules such as those regarding alcoholic beverages may come in for additional scrutiny. In the area of academics, adult students will be more likely to question any course or requirement which they may not perceive as a valid prerequisite to the program necessary to achieve their objective.

Almost any campus activity seems to be affected indirectly by the lowering of the age of majority. A new awareness of adulthood on the part of students will tend to force the concept of accountability for the required expenditure of any funds or efforts on the part of students.

The legal implication of student independence is probably most significant in the area of "residency" of a student, relative to out-of-state tuition charges. Since a lowering of the age of majority to 18 will classify almost all college students as adults, they may be able to obtain a legal residence in the state where they attend college and thereby avoid the higher out-of-state tuition payments.

The ability to gain legal residency in a state has tremendous implications insofar as finances are concerned. Out-of-state tuition may be eliminated in a great many instances if a student is able to obtain a legal residence in the state in which the college or university is located.[16] If students can easily gain legal residence status and the out-of-state tuition is therefore eliminated, then the financial loss to the institution will have to be compensated by other means. Tuition fees will probably be higher, and this will tend to limit educational opportunities within a state for many who may not be able to afford the increased costs.

The United States Supreme Court, last year, in *Vlandis* v. *Kline*,[17] held that the due process clause does not permit a state (Connecticut in this case) to deny an individual the opportunity to present evidence that he is a bona fide resident entitled to in-state rates, on the basis of a permanent and irrebuttable presumption of nonresidence, when that presumption is not necessarily or universally true in fact, and

16. Although there may be exceptions, it is the general rule that minors retain the same domicile as their parents, unless they are legally adopted by an adult, in which case their domicile would then be that of the adopted parent.

17. 93 *S. Ct.* 2230 (1973).

when the state has reasonable alternative means of making the crucial determination.

The appellees in the case did not challenge, nor did the court invalidate, the option of the state to classify students as resident and nonresident students, thereby obligating nonresident students to pay higher tuition and fees than bona fide residents.

The court stated: "Our holding today should in no wise be taken to mean that Connecticut must classify the students in its university system as residents, for purposes of tuition and fees, just because they go to school there. Nor should our decision be construed to deny a State the right to impose on a student, as one element in demonstrating bona fide residence, a reasonable durational residency requirement, which can be met while in student status. We fully recognize that a State has a legitimate interest in protecting and preserving the quality of its colleges and universities and the right of its own bonafide residents to attend such institutions on a preferential tuition basis.

We hold only that a permanent irrebuttable presumption of nonresidence – the means adopted by Connecticut to preserve that legitimate interest – is violative of the Due Process Clause, because it provides no opportunity for students who applied from out of State to demonstrate that they have become bona fide Connecticut residents. The State can establish such reasonable criteria for in-state status as to make virtually certain that students who are not, in fact, bona fide residents of the State, but who have come there solely for educational purposes, cannot take advantage of the in-state rates."[18]

The court even suggested that relevant criteria in determining in-state status could include year-round residence, voter registration, place of filing tax returns, property ownership, driver's license, car registration, marital status, vacation employment, etc.

Some individuals have been of the opinion that a reasonable durational residency requirement could be no more than several months at most. But a federal court in Texas[19] has just recently upheld a Texas statute that provides for the classification of a student as a nonresident for tuition purposes until he has resided within the state for a full year. Also, a federal court in Hawaii[20] upheld a 12-month residency requirement before a student could apply for in-state tuition

18. *Ibid.*

19. *Weaver* v. *Kelton*, 357 *F. Supp.* 1106 (1973).

20. *Hasse* v. *Board of Regents of University of Hawaii*, 363 *F. Supp.* 677 (1973).

rates. And in December, the United States Supreme Court[21] upheld a University of Washington regulation that imposes a one-year residency requirement before being eligible for in-state tuition. In 1971, the United States Supreme Court[22] upheld virtually the same requirement in Minnesota.

It remains to be seen what financial effect those decisions will have on higher education. It appears obvious from the court decisions that a year's residency requirement while in student status may be the maximum time that out-of-state students can be kept in that category before allowing them the opportunity to prove in-state status. Whether large numbers of students will take advantage of this opportunity is an unknown factor. However, I think it is safe to conclude that the potential loss of revenue to public institutions is substantial.

I would like to point out that residency for voting purposes should not be equated with residency for tuition purposes. A decision has just recently been rendered by the federal court in Kentucky[23] which upholds this view. The United States Supreme Court[24] has declared that voting is a fundamental right that cannot be abridged, while education has not been recognized as such.

The age of majority as related to the legal residency status of a student can have implications for private colleges and universities as well as public institutions. If students are able to gain a domicile while attending college, then private schools may possibly benefit where state law provides public funds to institutions enrolling in-state students. This may especially benefit institutions that attract large portions of students from other states, since after the required residency period, probably one year or less, all out-of-state students at private schools will be eligible to apply for in-state status. The argument can be made that this may allow the institution to lower its fees and thus possibly attract more students. It may be further argued that, if the private schools can then attract more students and thus relieve the state of providing the total cost of their education, this will allow the state to use this savings to offer more scholarship aid to needy students.

Another implication of the lowering of the age of majority which is of extreme importance to us today is in the area of financial support

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21. 42 *L. W.* 3326 (1973).

22. *Starns* v. *Malkerson*, 401 U.S. 985 (1971).

23. *Hayes* v. *Board of Regents of Kentucky State University*, 362 *F. Supp.* 1172 (1973).

24. *San Antonio Independent School District* v. *Rodriguez*, 36 *L. Ed.* 16 (1973).

for students. An increasing number of students are now claiming that they are financially independent and that their parents have no financial responsibility for their education. Some students have traditionally been treated as financially independent from their parents. These include orphans, young married students, and older adults who have been self-supporting for some time. The trend for the new adult student to claim financial independence, however, gives rise to grave concern for student financial aid since already there are not enough funds for needy students.

It may well be that instead of looking at the total ability of the family to pay for the education of the student, the student may, in many instances, be the only one to consider. In those cases, instead of using an instrument such as the Parents' Confidential Statement as a prime basis for determining financial aid, the Student's Financial Statement can be used. In attempting to determine the financial independence of the new adult, guidelines have been issued by the U.S. Office of Education which state that a student is eligible for such status provided that he or she:

"(1) Has not and will not be claimed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested.

"(2) Has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year prior to the academic year for which aid is requested, and

"(3) Has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested."[25]

Under these guidelines, it is possible to shift the responsibility for higher education expenses from parents to society at large, since eligibility for aid can be met by agreement between students and their parents. It is conjecture as to whether these guidelines will withstand judicial scrutiny. For certain, this is a fertile field for further judicial determination.

It is my opinion that once a student has reached the age of majority and is not claimed by his parents as a dependent for income tax purposes, it will be most difficult to convince the courts that criteria related to the parents must be considered in the student's application

25. *Federal Register*, Vol. 38, No. 111 (Monday, June 11, 1973), page 15421.

for financial aid. Simply stated, once a student reaches legal adulthood he is just as much an adult as the oldest living citizen and must be treated as such. Legally, he does not gradually become an adult, just as a woman does not gradually become pregnant. It may well be that the end result of all the anticipated court challenges in this field will be that the federal government will become much more involved with student financial aid, primarily through a kind of GI Bill program for everyone, regardless of parents' financial position.

If students are allowed to maintain their financial independence on reaching the age of majority, then there must be a system of priorities regarding financial aid awards, since already there is a lack of available funds for needy students. The following example of such a system is in effect at the University of Georgia:

University of Georgia Student Financial Aid Priorities[26]

Priority 1. *Undergraduate* – dependent on parents.

Documentation required:

1. Parents' Confidential Statement

Priority 2. *Undergraduate* – married or single qualified for independent status and concomitant higher budget, but filed the PCS to show that historically his family has not had the funds to aid him with the cost of education.

Documentation required:

1. Parents' Confidential Statement
2. Affidavit of nonsupport
3. Married or independent Financial Supplement
4. Perhaps official copy of parents and/or students latest federal income tax returns.

Priority 3. *Graduate and Professional* – dependent on parents.

Documentation required:

1. Parents' Confidential Statement

Priority 4. *Graduate* married or single qualified for independent status and concomitant higher budget, but filed the PCS to show that historically his family has not had the funds to aid him with the cost of education.

Documentation required:

1. Parents' Confidential Statement

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26. Furnished by Kenneth Phillips, Director, Student Financial Aid, University of Georgia.

2. Affidavit of nonsupport
3. Married or independent Financial Supplement
4. Perhaps official copy of parents and/or students latest federal income tax returns.

Priority 5. *Undergraduate* who meets independent student eligibility criteria and insists that his parents' financial situation not be considered.

Documentation required:

1. Student Financial Statement
2. Affidavit of nonsupport
3. Perhaps official copy of parents and/or students latest federal income tax returns.

Priority 6. *Graduate and Professional* who meets independent student eligibility criteria and insists that his parents' financial situation not be considered.

Documentation required:

1. Student Financial Statement
2. Affidavit of nonsupport
3. Perhaps official copy of parents and/or students latest federal income tax returns.

Once a student becomes an adult, there is usually no legal responsibility on the part of the parents to support the child. Therefore, it seems questionable whether a parent can be held responsible for contributing toward the education of an adult child. In divorce and child-support cases of years past, the courts have been quite willing to order parents to contribute, if they are financially able, toward the college education of their children, since higher education was regarded as a necessity for which a parent could be held financially responsible. The lowering of the age of majority has spawned a flood of cases involving child support in which the parent claims that once the child reaches legal adulthood the parent is no longer compelled to contribute toward the college education of that child. And the trend in these recent decisions[27] is that parents are not necessarily required to contribute toward the education of children who have reached the age of majority unless such an agreement is a part of the settlement.

The lowering of the age of majority can probably be expected to lend

27. *West* v. *West*, 312 *A.* (2d) 920 (1973); *Stecher* v. *Stecher*, 306 *N.E.* (2d) 86 (1973); *Hawley* v. *Doucette*, 349 *N.Y.S.* (2d) 801 (1973); and *Cleaver* v. *Cleaver*, 516 *P.* (2d) 508 (1973). These decisions are representative of the trend of the case law on this subject.

more impetus toward many students exerting their financial independence, as well as some parents encouraging this move. The number of these students and parents may still be fairly small, but it seems that the impetus and momentum is toward an increase in the number of those persons.

Whatever implications a lowered age of majority may hold for higher education, it is hoped that both students and institutions will perceive those circumstances as opportunities for progress. Once the new roles of each party are recognized and accepted, the energies of all may then be directed toward the true aims and purposes of the institution as well as the individual in order that she or he may progress to the fullest extent of her or his capacity and potential. Old restraints and hindrances to those goals may be cast aside, it is hoped, in order that real progress can be achieved in building a better society.

Response to D. Parker Young

by David J. Hanson

Listening to what Parker Young had to say, I was concerned. And not just because I disagree specifically with anything he said, or that the kind of analysis he applied may not ultimately be applied by the courts. But I thought there was a possibility that some of you might have come to the conclusion, based on his remarks, that the present system that allows us to look to potential parental contribution, regardless of the age of the student, would somehow be out the window, or was likely to be invalidated by the courts in the near future, and that, therefore, we ought to devise some new system that would suddenly disregard completely the possible contribution of the parents.

Well, I don't think the predictive value of the cases at present is good enough to reach that conclusion. I also think we all ought to bear in mind that, while it's always possible to file a law suit, and as a lawyer I certainly expect to be defending in the relatively near future some of these kinds of suits in court, it's easy to file that law suit; it's not always easy to win it. I think a lot of what's going on is really a matter of labels, and how we look at things and from what perspective we look at them. For example, not every disability or difficulty or social problem rises to constitutional significance. I'm reminded that several years ago, following the welfare cases which held that durational residency requirements for establishing a right to claim certain welfare benefits, or right to vote, were struck down by the courts. There was then a great wringing of hands and concern that nonresident tuition would go by the board. These cases apply directly. This hasn't happened. In fact, the opposite result has been reached.

My concern is that we put the present system of need analysis in its proper framework, and then look at it legally. I have not come to any firm conclusion about this. I don't think it is possible to do so. But I'm not ready to concede that the present system is legally indefensible, nor am I prepared to concede that the present system couldn't be improved. Now, just what is the present system, and what does it do? In the economic sense – the present system is a method of apportioning scarce resources. And in essence it says, we must first look to the student, then to the student's family before certain government programs provide aid. Now, the problem is that every time we have a plan for apportioning resources, we have to make rules, and those rules then start to apply in a variety of ways, and what we end up with is the old equal treatment of unequals.

Well, let's look at the present regulations. I think that we could continue the present sort of need analysis system if we rewrote or reworked to some extent the present Office of Education guidelines. It's a matter of drafting—in a legal sense. The policy and social questions remain. Should we now be looking at 18-year-olds as adults? Should we continue to ask the parents to pay their share of tuition in a situation where resources are scarce? Those are policy questions, but they're not necessarily legal questions. I think there are a few legal questions that can be raised about the present and proposed Office of Education guidelines. For example, the present guidelines look to income tax, not only in the year in which aid is received, but also the student's dependent status, or exemption for income tax purposes, in the preceding year. Now there are several cases dealing with the food stamp act which indicate that there is strong ground to challenge such a requirement. The food stamp cases said that a regulation that looked to the preceding year's income tax in no way measured the particular status of the person receiving aid in the current year. Thus, there was no rational relationship between that requirement and the operation of the program. The court struck that down as unconstitutional. Therefore, I think the preceding year's income tax feature of the present regulations may be subject to challenge. Now whether that challenge will be successful is another issue. I think that's one point of attack that's likely to come with respect to the present regulations. In the past, the "residence with parents" feature of the rules was keyed to determining income. Thus, if the threshold for the amount received from parents was $200, it was presumed that the student resided with his parents for more than two months during the year the $200 contribution had been made.

The Office of Education regulations make this "residence with parents" a separate and independent test not tied to the dollar calculation. That regulation may allow an opportunity for some arguments about the right of association, right of privacy, and other questions of the rules. And that may particularly be so when we find the rules being evaded on a wholesale basis by students going home for Christmas vacation and spending one night at the YMCA. So, I think the real question is can we devise a rational parental contribution system and, if we can, one that makes sense. In an age of scarce resources it seems to me that we may well be able to continue, in the future, to look to parents or the family unit of a student for support for education. Now, I have to qualify my remarks somewhat. This is my personal opinion—my humble opinion, and very little has been

written in this area. I am writing what will ultimately become a short book to be published by the American Association of Colleges. I do think you ought to feel relatively free to make recommendations as to what ought to be a wise system. And to assume that a system which looked to a parental contribution could be defended in the courts. I don't think because someone's going to challenge such a system we ought to give it up. I think we ought to try to devise for the future the wisest possible system, and then let the chips fall as they may in terms of a court challenge.

The Social and Psychological Implications of Student Independence

by Arthur Stickgold

Since the passage of the Twenty-Sixth Amendment there has been a feeling of new-found independence on the part of those between the ages of 18 and 21. Yet perhaps this feeling is not justified, or at least, cannot be attributed to the constitutional change alone. The amendment simply states: "The right of citizens of the United States who are 18 years of age or older to vote, shall not be denied or abridged by the United States or by any state on account of age. Congress shall have the power to enforce this article by appropriate legislation."

Granted, the power to vote is an important step toward total independence, but the Twenty-Sixth Amendment is hardly a new Declaration of Independence. It is true that other legal rights are tied to the vote, most notably for our purposes, the right to declare residency in a state, but there are still certain aspects of the law that limit the rights of the 18-year-old.

While there has been and no doubt will continue to be questions about their signing contracts, obtaining credit, marrying without parental consent, and so on, the most obvious restriction placed upon the 18-year-old so far has been the continuation in many states of regulations that prohibit them from consuming alcoholic beverages.

This continued prohibition is of little importance in and of itself. But it is of great symbolic importance. Our state governments are continuing to "protect" the 18-year-old from alcohol until such time as he is felt to be mature enough to be able to handle it. That the 18-year-old is considered old enough to fight has been known for a long time. That he can vote is now recognized. But there is still a preponderence of opinion which says that in certain areas he is not yet mature, that he is not yet capable of taking care of himself, and that the state has to do it for him. In other words, there remains some question in the minds of the people as to whether or not the 18-year-old is mature enough for total independence.

We have used the concept "legal fiction" for well over a century, when Henry Maine first coined the term. A law seeming to give independence to a group but fails to do so would not be unknown to this nation. One need only look at the Fourteenth and Nineteenth Amendments to see that granting legal franchise to blacks and women did not produce what could honestly be called full independent status.

The language of the Twenty-Sixth Amendment reminds us of the similarity of the situations, for the Nineteenth Amendment, which supposedly gave us women's suffrage, uses the exact same language, substituting "sex" for "age." We are now seeing an attempt to pass a second amendment, the equal rights amendment, to give true independence to women.

The very substance of the amendment is being challenged in many places. Legislation introduced in the California State Assembly would forbid any student to vote in California at any place other than their parent's residence if the parent claimed the student as a dependent for tax purposes. Large college towns, most notably Berkeley, California, and Ann Arbor, Michigan, remain concerned that the impact of student votes will be to greatly alter their community, and are attempting to prevent students from voting if it is at all possible.

Again, the implication is clear. A person who comes to a city for only four years and who is that young, should not be considered to be one of its citizens. It may well be that the community counts on them for their income or for their livelihood. It may even be that the town has been created more or less as a place to house those who are employed by or connected with the university. But the fight between "town and gown" goes on unabated.

What Is Independence?

It will probably be a valuable digression to leave the realm of the institution and the student for a short time to consider the word "independent." What do we mean when we speak of the "independent" student? It is a simplification to merely point to the Twenty-Sixth Amendment and say that it has made students independent. The word has a multiplicity of meanings and consequences.

The dictionary can lead us to some basic dimensions of definitions of independence.[1] Definition number one tells us little in its generality: "not dependent." But it goes on to list ways in which this might be taken: "Not subject to control by others." In this sense the word can apply to nations, but can it really apply to students? Students are far from free of control by others. (I might mention as examples faculty, deans, and financial aids officers on campus; the police, landlord, and dog-catcher off campus.)

A student may, on the other hand, be "not affiliated with or integrated into a larger controlling unit." This might be especially true if one thinks of the student as "independent of his family" which, in

the past, had been a larger controlling unit. This however does not preclude him from, at the same time, being affiliated with some other larger controlling unit. (At one time this might have been the university itself, sitting in loco parentis. Now it may be a fraternity or a collective, depending on the student's particular life style.)

When we look to the definition "not requiring or depending on something else (as for existence, operation, or efficiency)" we are not even talking about a condition of man. There is no way to be totally independent of all other things – we need to breathe, eat, be protected from the elements, and so on. A student may be *more* independent than at some other time in this sense, but not totally "independent."

There is another aspect of independence which is very important to the university: one of its goals is to produce individuals who are, in Webster's terms, "not biased by others: acting or thinking freely." But while this is the goal of the university, we also are aware of a second part of this form of independence, namely, to again quote, "not looking to others for one's opinions or for guidance of one's conduct." This cannot be considered the goal of the university, however much it may characterize it.

At best, we are shown a plethora of ways in which a person, place, or thing may be independent of another person, place, or thing. Indeed, it is this vast variety of ways of looking at the subject that presents a level of confusion in this discussion of the social and psychological implications of student independence.

Independent of Whom for What? The Matrix of Dependency

What is clear from the various dictionary definitions of independence is that the concept must be related to two others before it can be dealt with in any meaningful manner. Simply saying "not dependent" oversimplifies the idea.

We must first be able to specify what needs we are dealing with. For each need of man we might postulate a dependency relationship. Some people may be able to take care of most of their needs by themselves, though most remain dependent to some extent on the state to maintain order and protect their health and well-being. Other people – we are perhaps most aware of infants and children – are dependent on others for nearly all their needs, and would be unable to survive without them. Most people, including most students, fall between these ideal types, remaining dependent on others for some of their needs; being more or less self-sufficient in dealing with the rest. These needs may take on very elementary forms, such as the needs for food

and water. They may take on social forms, such as the need for economic support or for status or power in the community. And they may take on psychological forms, such as the need for love, for emotional support, for a purpose in life.

Besides being able to define the type of dependence we are dealing with, we must also be able to identify the people, institutions, or things the individual is dependent on. There may be a total dependence on a specific person (the infant again gives us an example here). At the other extreme, dependence may be on a number of people. (The politician's ultimate dependence on the votes of hundreds, thousands, or millions of people.) When we speak of independence, we must look to the question: Independent from whom? Being independent of a specific person or thing is often thought of as independence, though in fact it represents a shift of dependence. (Having our own car made us independent of mass transit – until the gas shortage made us aware of the other people and things we were still dependent on.) When we think of students, a series of needs, or dependencies, come to mind in defining the dependent and the independent student. Unfortunately, when we think of the "independent student" we often tend to lump all these different needs together – an action perhaps not totally unlike what the student himself might do. Let us look at several dimensions of dependency and relate this to today's student.

The most obvious dependency, indeed the one most central to our concerns, is economic dependency. In our society, economic dependence and independence also include such items as food and shelter and other commodities that are customarily bought and sold. As such, it takes on great importance. Yet what is equally obvious is that few "independent" students are, in fact, financially independent. They are not even "self-supporting." Rather, when we say that a student is financially independent, we are saying that he is no longer dependent on his parents for assistance.

It is this independence from his parents, real or otherwise, that has made for such a crisis in the area of student financial aids. It also demonstrates the concept of "multiple loci of dependency" as financial aids officers work frenetically to develop a "package" which will allow the "independent" student to be dependent on loans, grants, jobs, and anything else that can be found to produce some income, including savings, spouse, and so on. Some "independent" students are better off; they can become dependent on the government as a result of their having been in the military or having a deceased parent.

Financial aid officers unfortunately are not really able to deal with

this problem adequately because they in turn are dependent on the actions of others outside their control: What will Congress do? What will the President do? What will happen to the economy to affect the job market? In Los Angeles, veterans waited several months for their money because they were dependent on some functionary who forgot to follow some steps in the procedures.

When one concentrates on the independence of the student from his parents in the financial area, one is apt to forget that, at least for most 18-year-olds, there remains a significant emotional dependence on their parents. This tie to home becomes a problem where the student does not deal with the multidimensionality of dependency. It may be difficult for them to feel that parents who no longer pay for them still love them. It may be equally difficult to remember that when they no longer count on their parents for money they can still count on them for affection.

Those students who no longer live at home have always faced some loss of emotional support. The added element of declaring their financial independence may well accentuate this problem. The tests some programs use to establish independence makes things even worse. In order to qualify for aid, many middle-income students are finding that they have to either get their parents to lie, or renounce them. This, of course, puts a further strain on the emotional ties in the family.

Added to this is the fact that it is difficult for a student to be told by the college and the government that his parents can afford to pay for his education, while being told by his parents that they cannot. No matter how this is put, no matter how much the financial aids office assures the student that the federal guidelines are unjust, a lingering suspicion is created in the mind of the student.

All these factors cause the student to feel still less emotional support from his parents or, seen another way, make him feel less justified in seeking this support. This does not make him emotionally independent, but it does force him to shift his emotional dependencies. New sources of support must be found.

On another level of dependence, needs for pleasure and enjoyment are felt by all. We would all willingly accept this as a legitimate need were it not for the fact that this concept is often expressed as "psychological dependency" and is usually used only when we refer to illicit drugs. We would like to think that the student gets sufficient pleasure from his studies to need no other, but this has never been the case.

Certainly the new student has a new mix of ways to meet this need. For one thing, new time constraints are placed on him, he no longer has quite as much available time. For another, there is often the spatial dislocation to deal with – making new friends, finding things to do in a new city. At one time, the university considered itself responsible for filling this need. Dances were arranged, fraternities encouraged, entertainment provided on campus. Today's student varies greatly in the degree to which he uses the college to fill this need. Urban institutions have, for all practical purposes, removed themselves from this function; others located in college towns have often retained some of this responsibility.

No matter where they are located, most postsecondary institutions accept responsibility willingly for the intellectual needs of the student. While the young child may get all or most of his intellectual stimulation from his parents and siblings, he quickly learns to transfer this dependency to his teachers and fellow students. Today's "independent" student comes to college with abilities to think for himself, but also comes to have these skills sharpened by a trained faculty. It is hoped he also learns during his college career to get critical feedback from his peers.

Another need, once met by parents, is the student's need for identity. In today's society, much of our identity is not personal but institutional, and the student, when he comes to the university becomes identified as a member of it. Interestingly, he is often content to accept this identity, or that of "student," as his, and not to seek a more individual identity. Somewhere during his college career however, the student must determine an independent identity. This process has always involved a certain amount of psychic trauma; the changes produced by his new-found financial independence may or may not have an impact on this.

One final dependency is the need for a base for moral decisions. The child accepts what his parents do as right and what they call "bad" as wrong. As he grows up, this dependency on them for moral decisions and for a moral framework in which to view things continues, but becomes less exclusive. Typically, the student continues to develop more and more moral independence throughout his college career. I shall return to this point later in discussing possible implications of student independence.

I can go on and on describing other forms of dependence which the 18-year-old college student is exposed to. But this would only belabor the point. What I mean to emphasize is that there are, in fact, many

different kinds of dependence. The shifting of some of these from the parent to some other person or institution is an important aspect of student life today, but it is not the same as producing independence. Nor does it imply that the student is totally independent of his parents in any way. It speaks to a *shifting* of dependence, or some part of it, from one locus to another.

There are, as I have mentioned, many different people or institutions the student can be dependent upon, not the least of which is, of course, himself. During the last decade we have seen a greater and greater reliance of students on their own resources—not only financially, but in all realms. This increase has produced a concomitant decrease in the amount of dependence they place on other sources of support. It has also caused some shifts in the locus of dependency for some needs that do not involve increased self-dependence, for example, in the area of emotional dependency.

Perhaps the most important shifts that have taken place have been related to the family of origin, the student's parents and siblings. The extent to which an 18-year-old *should* depend on his parents for various needs is being questioned by the student, his parents, and the financial aids office. Where once there was an assumption by everyone that the parents should assume near total responsibility, economics have placed this beyond the means of many lower- and middle-class families. At issue today is how dependent the student is on his family for economic, emotional, and moral needs. This is hardly new, but to the extent that parents are unable to fill certain financial needs, they may lose the ties to their children in emotional and moral spheres. (This is a real problem for some parents since in some instances, we see the parents demonstrating a real emotional dependence on the children, using them for support and to produce the parent's future identity. This may be especially true in families where the parents were not able to go to college themselves.)

Among the most important sources of support for the student, in many different spheres, is society in general and the government in particular. Society, of course, provides the student, as it does everybody, with much of the order and stability needed to produce an environment in which we can function. At one end of the continuum we find such mundane stabilizing functions as traffic control and some minimal guarantee that the food we eat is free of disease and bacteria. At the other, whether we like it or not, we are provided with what is called national security.

We also see a shift of dependence to government in many areas.

More and more the student is becoming dependent on the government for economic support in the form of grants, loans, and work-study plans. Many institutions are themselves state supported, with tuition or fees covering only a small portion of the actual costs of education. Additional portions of these costs are borne (though to a decreasing degree under the present administration) by the overhead paid on federal research grants to schools. But while the government is assuming more financial responsibility we see a shift of dependence for moral leadership from the government and society, producing a greater moral independence in young college students.

The university itself can be pointed to as a source of support and indeed, has been accused of "fostering dependency."[2] The university must certainly be considered to be a source of intellectual support and encourages some level of intellectual dependency. At the same time, its goal is to produce in its students a level of intellectual independence far greater than they had when they entered. This means that as professors we wish to see ourselves more as a source of critical analysis of the student's thinking than as the source of all wisdom.

At the same time, while no longer assuming moral responsibility, the university attempts to be a catalyst in the development of independent moral judgment. The days seem to be gone when the university took responsibility for the chastity and sobriety of its students. But, it is hoped, we shall continue to urge the student to produce a moral framework for his own actions based on open discussion and debate rather than accepting a morality passed on by others.

The responsibility of the university in other areas of student needs is somewhat in question, but limited budgets have all but precluded continued participation by some institutions. Economic support in the form of scholarships is drying up in many institutions, with the office of financial aids operating more and more as an intermediary for the government. As such it still shares in the student's financial support, but in a different way. Emotional support for students is provided to different degrees in different institutions of higher education. Some are today offering full-scale counseling centers, virtually "community mental health programs." Others are unable to do more than refer students who need assistance to outside resources.

Support of peers has always been high in academia. In the past, the student has been dependent on his peers for some of his emotional support, much of his intellectual support, and assistance in the development of a moral code. All these forms of dependence continue

today, at least to the extent that the student is participating in an academic peer group. But economic pressures, especially pressures to work, have, in many instances, reduced this participation.

Of late, students have been embracing the new morality and, as a result, a special set of peers has begun to help support their mutual dependencies. I speak of what are variously described as spouses, lovers, or simply cohabitants. Whatever we call them, they provide far more emotional support than do other students. One might even speculate that they provide the same level of support that was once available from the student's family.

Finally I would mention, if for no other reason than the fact that everyone else mentions it, the fact that there is an altered dependence on chemicals of late. Chemical dependence has always been a part of student life, though perhaps there was more of the "beer and Benzedrine" in the past and less of the pot and wine. It appears, however, that some of the activity and much of the controversy surrounding this subject has left the college campus. Where drugs for a while were providing emotional support and identity for students, they seem to have returned to their function of relating to the hedonistic needs of the students.

What I have been discussing here is a model for looking at dependency. This model might be diagramed in the form of a matrix with the various forms of dependence along one axis and the several loci of dependency along the other. For any particular one form of dependence, one will find some proportion filled by each of the different people or institutions upon which one might depend. There is, of course, no single description for all 18- to 21-year-old college students. Indeed, there is probably a different matrix for each such student.

As one continues to look at the consequences of student independence, it is important to remember what is crudely represented in this matrix. When we speak of student financial independence we are talking about independence in a very narrow framework. I have discussed dependence and independence in terms of needs to be fulfilled either by the student himself or by others. These needs range from the most essential to the most hedonistic, but they are all needs of individuals, be they students or nonstudents. It would be a grave mistake for a university or society as a whole to make the assumption that the student who has become economically independent is therefore an independent individual.

The matrix also serves to remind us that the needs all of us have may be satisfied by many different people and things. I have called

	Financial	*Emotional*	*Intellectual*	*Hedonistic*	*Life support*	*etc.*	*etc.*	*etc.*	
Parents									
Siblings									
University									
Peers									
Society									
Government									
Neighbors									
Job									
Spouse									
etc.									
etc.									
etc.									
Self									

The dependency matrix. For any given need there may be greater or lesser reliance on any one of several different institutions, persons, or things. We speak, not of independence, but of greater or lesser dependence on any one of the loci of dependence.

these "loci of dependency." The places the student turns to for fulfillment of his needs. In focusing on the economic independence of students, we too often focus on independence from their immediate family. This is not independence. Our concern about this subject is evidence of the fact that college administrators are becoming more aware of their growing responsibility to help the student find support for his economic needs. Besides himself, his family, and the university, the student has many other places he can turn to for this assistance. It might, therefore, help to keep in mind questions indicated on the matrix:

1. What proportion of each need *is* met by each of the loci of dependency?

2. What proportion of each need *should be* met by each of the loci of dependency?

3. Who determines whether or not these needs, especially financial needs, are met by each of the several loci?

4. What events mark significant points at which changes in these relative proportions will or should take place?

Neither space nor my limited ability allows me to answer these questions. They should be taken into consideration, however, when considering policies that deal with the social and psychological implications of student independence. For what we are really talking about is the shifting student "dependency package" and the reduction of dependence on the family. Keeping in mind the fuller picture of student dependence may well assist us in our planning of policy designed to meet student needs.

Youth in the Seventies

I have discussed some aspects of "independence." To provide a thorough context for a discussion of independent youth, I now turn to the question of youth. What does it mean to be between 18 and 21 in today's society? How does this compare to other cultures or other times; for it is my contention that the level of independence of today's youth is far more limited and restricted in several crucial areas than we commonly think.

Prior to the twentieth century, people between the ages of 18 and 21 were far more independent than they are today. The delay in "reaching majority" which we see as normal today is a direct result of our entry into the industrial and postindustrial eras. In today's nonindustrial nations, people are considered to be "grown up" and independent at far younger ages. During the last century, America placed great responsibilities on teenagers, especially in the settlement of the Western frontier.

What we have created is a new concept: adolescence.[3] Where once we went from childhood to adult status, we now pass from childhood to adolescence (at puberty) and from adolescence to adulthood at some later date, as yet undefined. This period is becoming longer and longer, stretched at both ends. Where once children reached puberty at 12 or 13, it now seems that better health conditions have pushed this back a year or so.[4] And at the other end, "youth" is considered to last until the age of 25 or 30 by many.[5]

This has produced, at the very least, confusion in the minds of many

18- to 21-year-olds. For the nonstudent the question can be a complicated one. Can it be that, as a full-time worker, with a wife and family, living in his own home, he is still an adolescent? What will determine his passage into adulthood if not these variables? Is it really the right to buy beer? In many European countries today youth have a far greater tie to their occupational identity than to their age group,[6] but in the United States, age grading is far more important.

Part of this confusion is reflected in, and a reflection of, the changing family in America. With divorce reaching well over 50 percent in some urban settings, and around 50 percent for some states, the family is no longer seen as a stable environment for children to be sheltered in. Many families see their roles being taken over by other institutions in society. No longer does the family do the teaching of skills – this is the function of the schools. Moral values, too, are more and more being dealt with in other institutions, historically the churches but, of late, the schools too. Some families show this stress by attempting to foster increasing dependence in their children so that they will continue to have a reason to exist. And many today are breaking up at the time the child leaves the home – a phenomenon labeled the empty nest syndrome by some.[7]

For whatever reasons we wish to point to, be it the change to an industrial and postindustrial society; the instability of the family; the desire to afford opportunities to the young which were never theirs before; the need to withhold labor from the market; the need to create a technologically trained work force; there has been a great change in the life of youth today. Where once the question of independence and responsibility was a meaningless question, it has today taken on great importance.

The changes that have created this delay in maturation have been social, cultural, and legal. They have not been physiological. If anything, children today mature physically earlier than they did a century ago. But society has chosen to withhold recognition of this condition. The granting of voting rights to the 18-year-old has been a partial reversal of this trend, but it is still not the same as approving adult status for them. One might cynically suggest that it reflects the recognition that most votes are cast by the uninformed anyway, and that youth can do no worse. (And it did defuse the question of drafting those who could not vote.) A survey of Californians taken in March 1974 shows that 53 percent of those over 21 would still disapprove of 18-year-olds buying liquor, exactly the same as two-and-a-half years ago. (It had gone down 17 percent after the passage of the Twenty-

Sixth Amendment, but it has not budged since.) Similarly, 48 percent oppose allowing them to gamble (down 3 percent) and an amazingly high 29 percent would still not approve of their incurring debts (down 2 percent).[8]

The Independent Student: A Diverse and Changing Population

While the ramifications of the Twenty-Sixth Amendment may be less than total in producing independence for 18-year-olds, it has gone a long way toward increasing the responsibility of the university for the economic needs of a segment of its student population. Specifically, I refer to that population over 18 years of age and under 21, who previously could clearly be considered to be the wards of their parents, but who today can and do call themselves economically and legally independent.

In focusing our attention on these students, however, we must not forget that the demographic characteristics of the student population is changing greatly these days. In the two decades between 1946 and 1967, the proportion of youth in the 18-to-21-year age bracket who were enrolled in higher education doubled. (This represented an increase from 22 percent to 47 percent.) Because of a general population increase, however, the absolute number of youth actually tripled.

An equally important characteristic of the change during this period has been the tremendous increase in enrollment, both full-time and part-time, of those over 21. National figures and even institutional figures fail to give us a clear picture since we see great differences between postsecondary institutions, even within the same region. More older students, for example, are enrolled in state-supported institutions and junior colleges than in private institutions. Similarly, more of them are enrolled part-time than full time. For that matter, even within a single university, distortions occur because older students frequently take part-time loads either in the early morning or in the evening.

While we greatly limit the portion of the student population we are looking at when we speak of the 18-to-21-year-olds, let us investigate further the characteristics of these students, for they are the ones affected by recent legal changes. (But let's also remember that the social and economic changes in our country have affected all students, and that some of what I am saying about this subgroup might well apply to others.)

Even restricting the students we are looking at to this subgroup,

can we distinguish different types of students in a way that might have meaningful impact on the way they deal with independence? How do they, as a group, differ from other 18-to-21-year-olds, especially in the area of independence and its social and psychological implications? Finally, have there been changes in the student's family which perhaps have prepared him for this shift in dependency mix?

Unlike their age mates outside the university, students have, in the past, been more able to deal with their status as dependent because in the past, and to a lesser, but significant, extent today, students have remained outside of the "real world." The "ivory tower" is nowhere better realized than in the concrete or ivy-clad groves of academia; it is here that we speak, tongue in cheek, of the "leisure of the theory class," of an intellectual community not concerned with external reality.

But to do so is perhaps an overstatement. Those of us in the social sciences observing our students and writing about student life have perhaps been guilty of a tunnel vision that we mention to each other, but then go on to ignore: all students simply are not alike. What is thought of as the "typical" student by the population at large and by many of us inside academia is the full-time student, aged 18 to 22, curious about his world and eager to gain a greater understanding of it. He will go into a program called "a liberal arts education" and will come out of it as some sort of professional in contact with other people in the course of his work.

This, of course, was never the case, and it is becoming less and less the case today. Many variables differentiate the students on our campuses, not the least of which is age. For while we focus on the 18-to-22-year-old, we must also recognize that he frequently is no longer the majority.

Another variable which was once almost nonexistent is the ethnic and racial background of the student. Where once we dealt with the white middle- and upper-classes, today education has radically altered its admission policies. We have dropped patently antiminority admission policies and placed in their stead egalitarian policies, or policies that favor the minority student. No longer are the lower and working classes totally excluded.

This, in turn, has produced a far more varied range of motivations for attending postsecondary institutions. For the middle-class and certainly for the upper-class student, attendance at college was more or less an expectation. It was something one did while growing up. For some it was a place where they would be trained for their future

vocation, but their number was limited, and only a small portion of their four years was devoted to such training. Even a business major was not being specifically trained for a role in management. Others viewed college as preparation for attending graduate and, especially, law or medical school. And of course others went for fun, to get a "gentleman's C," and to go on to the sure job that awaited any college graduate. A degree was a ticket into a job and the middle class, but it was a by-product of a process: going to college. It was not an end in and of itself.

Today, more than ever before, college is seen for many as a route toward upward mobility. It is the way the son of a laborer can become a business executive; a way to enter a society that once systematically excluded such people. *These* students are nowhere as willing to casually, even joyfully, accept a "delay in maturation" as a benefit of attending college. And the grim realization that there are no longer a plethora of jobs awaiting them upon receipt of their degree is a crushing reality.

Social class and motivation, especially to the extent that they relate to ability to pay for education, point to other variables: the probability that the student will also be working as well, full or part-time. Where once the part-time student was usually older, today we are finding more and more high school graduates entering college and the world of work simultaneously. The Department of Labor's report on School Age Youth (defined as 16 to 24 years of age) shows the proportion of males and females enrolled part-time has risen. Approximately 40 percent of all students are working an average of 20 hours per week. These students, we suspect, have more conflict surrounding their dependent/independent status, as they must live in two worlds, the academic and nonacademic.

Where the student lives, in a more concrete way, is also involved in the nature of his dependence or independence. The university student who lived on the campus in a dormitory was part of a total academic milieu and subject to minimal cross-pressuring. But today's students, including those who once were required to live in dormitories, are now free to live where they will. The student living off campus with other students will have a different dependency mix than the one living with nonstudents, or at home with his parents.

Finally, students differ some by choice of major. As implied previously, studies have shown that a student enrolled in a liberal arts major is more likely to have come to college with no specific goal in mind other than to educate himself and to perhaps have some impact

on the world when he gets out. Others are more likely to think of their schooling as "training" as opposed to "education" and are far more likely to be preparing specifically for certain careers they have thought about extensively. The former group does not worry about questions of dependence and independence except to qualify for aid. The latter group, I would suggest, finds all aspects of the problem much more pressing. This difference is important because the trend, in recent years, has been for the liberal arts to lose more than their share of students. Accordingly, concerns about the future, in terms of career and in terms of being able to pay their own way, are taking up more and more of the students' time.

Some Effects of Independence on Moral Leadership

Where independence is generally viewed as a positive aspect of growing older, I have suggested above some possible negative consequences of earlier independence for college students in terms of psychic costs. Prolonged and continued dependency in the colleges and universities has been considered to have several positive effects for the student and for society at large. We should look at these benefits of dependency, because increased independence for students will have the effect of at least altering if not negating them.

One effect of remaining dependent on the adult world is a nonattachment to that world. In part this is the rebelliousness which psychiatrists say is simply a "stage" that youths go through during their maturation.[9] But an equal part of this nonattachment comes from a realistic awareness of their rejection by the adult world. There is little question today that the 18-to-21-year-old student is not accepted as an adult. This is true for the entire age group, but it is even more true of students.[10] We see this in part when we hear people talking about "students and adults."

We also see special rules or privileges established for the assistance or protection of students by society. In some cases this takes the form of discounts which, on the surface are of benefit to the student, but in retrospect derive their economic basis from the assumption that by treating students as second-class citizens and giving them a break, a greater profit can be made. (Thus, the policy in large cities of allowing students to buy discount tickets one hour (or less) prior to show time allows the theater to fill the house, but not at the expense of full-price tickets.) There is also a certain assumption made that students have no need for the certainty about the future that getting tickets ahead of time provides. (Note that many of these same the-

aters have similar policies toward the elderly who are also stigmatized by society.)

More controversial have been the attempts alluded to above to prevent students from voting in the college communities where they live. A lot is heard in the way of explanation about fears that marijuana will be practically legalized (as in Ann Arbor) or that radicals will be elected to the city council (as in Berkeley). But underlying it all is the simple assumption that students are not like other adults: they are not responsible, they are not concerned with the community.

A result of this exclusion from the adult world has been the formation of youth cultures. These have taken different forms in different periods, but in general, they have provided youth of the period with an identity. Since they are obviously no longer children, and since the community will not accept them yet as adults, they need a way to think of themselves in other than their "occupational" identity of students.[11]

A few years ago the youth movement was known as "the expressive student subculture,"[12] the "hang loose ethic,"[13] the "new humanist movement,"[14] the "student movement,"[15] or simply "the greening of America."[16] Exactly where we are and what it is today is not certain, and is a cause of some concern for those who saw the youth movement as a productive part of America.

Where once these youth had turned their efforts toward trying to restructure the university, they have of late been far more active in their attempts to alter the nature of the total society.[17] Perhaps because those who accepted this "moratorium on maturity" have been more from the liberal arts, their politics in recent years have been liberal or radical in direction.[18] But current studies are beginning to indicate that this is no longer the case, and we are hearing more and more about student political stances moving toward the center and the right. Historically, youth movements have covered the political spectrum. (It was right-wing students who backed Hitler so strongly.)[19] Indeed, student violence is also well-documented throughout history, with records of medieval universities discussing rape and murder in the town by students who fled back to the safety of the university.[20]

College does not cause students to lose all their prior conditioning and become totally new people. In the most recent student movements, we have seen for the most part that the children of the conservatives "sat it out." Most of those who were active were from solid liberal families and were, in fact, acting out the philosophies that they heard espoused at home.[21] Some claim that students who hold

different positions are not swayed much at all by the rhetoric of the youth movement.[22]

What comes out of this process of developing an identity based on that of their parents, plus that which they develop themselves, is a critical approach to the construction of moral values. This was first observed in Germany back in 1913,[23] and has more recently been described by Kenniston,[24] and Lipset and Rabb.[25] In accepting much of what their parents say to them, they do not accept the cultural lag their parents seem willing (or eager) to allow.[26] Where their parents might be quick to support minority rights, but not to want minority neighbors, the youth movement formed alliances with the ghetto and the barrio. Where their parents felt that the war was wrong, but that you shouldn't take the law in your own hands, the youth movement demonstrated and, in instances of extreme provocation, burned.

This development of moral independence, which can be attributed in no small part to the extension of dependency, is lost with a loss of delayed maturation. It is specifically the hiatus of academia that allows for the crucial disengagement from the institutions of the adult society.[27] Free to think as he will and not worry about the consequences in the outside world, the student is able to take an idealistic stance and "ignore reality."[28] The explanation by a professor that ending poverty is not easy is answered by the student claiming that poverty is not just.

These are not luxuries that can be afforded in the "adult" world. To take such a stance would require most adults to also confront the question of how to pay for things or to ask what change in their life would be required. The answers of higher taxes, fewer privileges, less luxury would be unacceptable to most. Since taxes, privileges, and luxury are rather meaningless terms for the student he can take an absolutist stance. He can demand morality in all things. That he may not obtain it is not in question. That he may embarrass us into action or browbeat us into acceptance has been a result during the past decade. I am not the first and will not be the last observer to point to the fact that it was the student movement that was in the forefront of such moral drives as the civil rights struggle and the effort to end the war in Vietnam.

It is from the students, too, that we see other large changes coming in American morals. Sexual activities outside of marriage are hardly new. Students can hardly be credited with having invented extramarital sex. But it was this group that separated the word "open" from the word "flagrant." Where once sexual relations were kept

carefully hidden (or bragged about in "safe" circles) the youth movement seems to have taken much of the hypocrisy out of sexual relations. We cannot claim acceptance in society at large for the "new morality," but we see far less resistance than we once did. Little was done in the way of changing action; the moral interpretation of the action was what was altered.

The youth movement seems to have altered, at least for some part of America, the choice of drugs to be used for recreation. Again, the situation is one that exemplifies the thinking process of the student. Cultural relativism made their acceptance of marijuana, the drug of choice of black youth, an available alternative. Their investigation of its effects, including experimentation on themselves, convinced them of the lack of danger. When opponents of marijuana realized that exaggerated scare techniques would not work and claimed "no matter what else marijuana is, it's illegal," they were telling the wrong group. When something is right, it is right. When it is wrong, it is wrong. If a law is wrong, it is ignored, even more important, efforts are made to change it.

At least part of the youth movement has also championed another cause in our society: the rights of women. As active participants in the society, it might be difficult to criticize so much of it – family, work, recreation, nearly all facets of our society are built around assumptions about sex roles. But from outside the system, absolute morality can be preached, change can be demanded.

Perhaps all these examples are merely ideas whose time had come. (I doubt it.) Whether a more independent, self-sufficient college student will be as free to challenge the system remains to be seen. Of course I must emphasize that not all, or even a majority, of the youth in college participate in the youth subculture. Most are eager to participate in society and are practicing to enter it as soon as possible. It is the minority, those who have postponed the acceptance of responsibility and their entry into society and have chosen to remain dependent, who have had the freedom to pursue the unconventional and to challenge the morals of the majority.

A Review: The Past

So far I have discussed the concept of dependency and independence as a multifaceted, multidimensional variable rather than a simple economic variable. I have looked at it as a series of needs that are filled by a wide variety of different social institutions, individuals, and objects. During the last century in America, the stage we know as

"adolescence" or "youth" has been created almost from whole cloth. These stages, and the delay of independence, especially from parents, have been produced by society's becoming more and more complex and entering the industrial and postindustrial eras. I have also tried to show that for the student, if not for all youth, this delay in maturation, this extended period of dependency, has had functional effects over and above the presumed negative aspects associated in our society with the word "dependence."

Some Observations and Speculations about the Future

That changes in the college population have been occurring is obvious to the most casual observer of the university scene today. But as with all observations of social change we are not dealing with a controlled experiment. And, as a result, it is difficult if not impossible to attribute specific changes to any one event in space and time.

Certainly, the Twenty-Sixth Amendment has had some impact on students and the university, especially financially. But we cannot forget that the conditions which brought about the environment in which the Twenty-Sixth Amendment was ratified have had other profound repercussions in society. Without making mention of The Bomb, which has become passé, we might quickly list such things as the Vietnam war, the Cambodian "incursion," the Laos invasion, and the draft. We might also look at a boom and bust economy which few if any can predict from day to day; and an accompanying sense of uncertainty and anxiety. We might look at the vast changes that have taken place in the moral code of America and, accompanying them, the fears and moral outrage of discovering a government nearly as corrupt as our children have said it was. Pogo said it in the 60s: "We have met the enemy and he is us." In the 70s we think of "Don't shoot us, we are your children."

So it is that, as we examine some of these changes it will be impossible to attribute them specifically and solely to the changing dependency status of the student. We can say that this new dependency mix has had and will continue to have an impact.

When we look at the changes which have already occurred on the college scene, the most obvious is the reduction of political activism. Certainly some part of this change can be attributed to the fact that an issue has been successfully joined and that to some extent a victory has been achieved. The war is over. The treaty has been signed. And yet the war today goes on more furiously than it did a decade ago with far less student protest. Cooperation can only go so far in ex-

plaining why protests are not erupting anew on campuses.

Of course, if we are to accept the proposition that today's youth are being brought into the adult group and made more independent, then it would follow that they are also falling victim to the practicality and powerlessness of the adult world. When we look at the 18-year-old on the college campus today we are looking at someone who has never known peace. This war has been going on since he was eight years old. Yet his reaction is different from the irresponsible yet totally moral drive of his predecessors.

One explanation might be to look to what Kenniston has called the "Raskolnikoff syndrome."[29] This is the situation where the youth goes from conventional morality, not to the postconventional morality which characterized the youth movement in previous years, but, rather, to a temporary preconventional morality. This preconventional morality is characterized by Kohlberg as a hedonism of almost childlike proportions. Whatever is wanted is to be had. Whatever gratifies the ego is to be indulged in so long as one is not caught. (The applicability of this to streaking is obvious.) From this stage the youth goes on to postconventional morality. Only time will tell if today's students will follow this pattern.

The other alternative, of course, is that with increased self-dependence, the youth of today are far more future oriented and can no longer afford the frivolity of indulging in unrestrained moral advocacy. (One cannot help but wonder what effect loan restrictions that penalize demonstrators might have on the mental set of today's so-called self-supporting student. We may yet discover we have paid a high price for additional federal support.)

Along with the lessening of student interest in the political issues of the day, we are seeing an increase of student interest in another area. More and more, students are becoming interdependent on each other, especially for their emotional needs. It may simply be the current fad in therapy, but we are seeing many more therapy and encounter groups for students, arranged both by institutional counseling services and by the students themselves. Other "formal introspection" is taking place through the mechanisms of co-counseling.

This interdependence of students is being seen in the intellectual sphere as well. Many universities today are seeing new courses being taught by students for students in some form of a "free university." These courses are designed to allow the student to continue to question his environment without a need to remain within the constraints of the academic curriculum. They also demonstrate the willingness

of the student to take on the responsibility which has, for the most part, been formally the responsibility of the university (though informally it has always been shared with peers).

How much of this interdependency can be attributed to changes in the extent to which the student has become legally independent in certain areas is questionable. But I must again point to the fact that the separation of the student from his family in financial matters can be considered to carry over into other areas, and the emotional one is the most probable candidate for such shifts.

Another explanation that might be advanced is that the current generation of students (and it is said that with students, a generation takes only four years[30]) is living within the moral constraints and structure set forth for them by the previous generation. As a result, they are not in the position of being innovators (and are thus not conspicuous) and yet are unable to communicate with their parents or rely on them emotionally because of the gap between them. It has been pointed out, for example, that where the youth of four years ago depended greatly on help lines and crisis intervention programs for assistance in emotional problems, especially revolving around drugs and pregnancy, they are today depending on one another for this support.

I have been speaking of seeming changes in the moral and emotional dependency patterns of the young college student. I might also speak of the ecology of student life for a moment. Where the students of four years ago were moving more to the community and away from the dormitory, this trend is no longer as obvious. Some of this may be the result of inflation; in certain communities the cost of living off the campus has risen so high that, coupled with gasoline and automobile insurance costs, it can no longer compete economically with dormitory living. (One major university I know of has suddenly found itself with full dormitories where last year they were trying to figure out what to do with vacant buildings.)

At the same time, the student's relations with the community may well be altered to the extent that he is, indeed, able to alter the political makeup of the community. Students have effected significant changes in the power structure of at least two cities, and may well do so in several more in the near future.

But these changes are again changes toward increased independence and responsibility. They speak of shifting in many of the dimensions of dependence toward the self.

A final change we are seeing is perhaps the most disturbing change

of all. It is a sense of depression that seems to be setting in among seniors. From the time they were freshmen we have been telling them that they are going into a hopeless job market, but they have continued undaunted. For several years we have begun all our classes with the warning that a B.A. in sociology and a dime will get them a cup of coffee. Last year a student replied that we were in an ivory tower. Coffee is a dime only on campus. Off campus it is up to 15 cents.

Students entering postsecondary institutions are no longer excited to hear that they are there to learn to think for themselves and to be able to judge facts on their own. The old introductory lecture which stressed that a liberal arts education would provide them with a great intellectual experience that would have no practical use was once seen as a reaffirmation of the student's purpose on campus. Today it is considered depressing and inappropriate and students dislike it immensely. And yet it is truer today than ever. When we first started saying this there was not much of a problem for a B.A. to get some sort of interesting job dealing with people and making some use of his education. Today many of our graduates are dealing with people, but as mailmen or as auto mechanics.

This situation is becoming more and more apparent to students. They are seeking the practical education they can glean from their courses. They are less interested in theoretical discussions on society than in anecdotal discourses on how one might deal with the society to solve personal problems.

The depression, despair, concern for the future, worry about being able to become a part of society when their time at college is up, all indicate the most serious sign of change in the new student. I hope it is "just a stage" they are going through, but I see no immediate relief in sight.

We might also speculate about some additional changes that may be seen in the near future or that might be going on now, but are not obvious to us. One of these goes along with our observation of the reduction of political and moral concern on the part of students. I suspect that another aspect of this may well be that the locus of moral development may be shifting to the mass populace for a period of time. Kenniston postulates that disengagement from the institutions of society can produce this moral development, and thus the role of the student. But he also points out that a "third catalyst of moral development . . . is the discovery of corruption, hypocrisy, and duplicity in the world, especially in those from whom one originally learned the concepts of conventional morality." Kenniston, writing in the

late 60s,[31] had no knowledge of Watergate or of the repercussions of the discoveries about the Nixon administration. He was talking about youth becoming disillusioned with their parents. But in fact we have today the situation for advanced moral thought in much of society. Perhaps society as a whole or its leaders in Congress will take the lead in moral development. But for some reason I feel that this will most likely be a partisan and a short-lived shift.

The reduction in moral development and the drive toward affiliation with society may also be accompanied by a shift away from the liberal arts toward training in more job-related fields. Even within the liberal arts, we are becoming more aware of courses that might have practical application in the work world. We are being encouraged to think that we have a responsibility not only to the moral and intellectual development of the student, but also to his preparation to enter and become a member of society. Unfortunately, if we are to keep our jobs, enrollment must be maintained, which means that we must also keep our students. If the only way to do this is to become trainers instead of educators, what shall our choices be?

All this will be greatly exacerbated if the trend toward part-time attendance continues to increase. At present we can say that much of the education and development of the student takes place outside of class and in interaction in the academic community. As long as the students continue to eat together, play together, live together, and spend their spare time together, no matter what they are doing they will be continuing the process that they are a part of in the classroom, if for no other reason than because it is an inevitable topic of conversation. Even if the conversation is directed toward demeaning the course work, they will justify their stance and in so doing participate in the intellectual process of challenging ideas and the moral process of questioning authority. But if their main affiliation is toward their jobs; if they spend their free time with the people they work with; if they live off campus; if they hurry from the institution to their job, staying on campus only long enough to check a book out of the library, then the educational process will have been greatly vitiated. In this situation we will find that, instead of four years of contact with the student, we have 1,600 hours.

It is in this context that another change may well take place. As the distinction between a college degree based on a four-year process and that based on an attendance certificate becomes known, a caste system may well begin. Already in California we have the beginnings of such a system where there are four different levels of education, rang-

ing from the community colleges to the state colleges to the state universities to the University of California; all within the public sector. What will be the result of a system that produces two different types of graduates; those who have had the financial wherewithal to go through college in four years without participating in the work world in any major way, and those who have taken four or five or six or ten years to finish, and who have spent most of their time involved in working to support themselves?

This situation, in turn, may well be worsened by the university itself when, facing financial stress, it begins to compete for those students who are there searching, not for knowledge, but for a union card. (Which is not to demean this search. As long as employers place ridiculously high education qualifications on jobs, people will resentfully attempt to get that education with the least possible effort.) Already we are seeing controversy over institutions that grant as much as three years credit for "life experience." Other postsecondary institutions are moving toward giving academic credit for students' jobs or for their volunteer work. Such a change would certainly be a serious one and would greatly alter the role of the university in society today.

The University's Response to the Crisis of Independence

It is in this milieu that I would make some suggestions about the future role of the university vis-a-vis the self-supporting student. They are aimed at two goals. First, I would hope to maintain some of the benefits of student dependency in an era of increasing independence. Second, I would seek to secure the place of the university of the future as a continuing center for moral and intellectual leadership and growth.

Where other forces are working to make it easier for the student to enter the conventional morality and not question it, the university has an obligation to spur discussion and debate and to encourage the development of postconventional morality. Admittedly this will be difficult, especially in those state-supported institutions already under attack for their political liberalism. But it might do to consider the advantages of continuing, as much as possible, the programs started during the 60s. These would include such elements as a speakers' series and funds for students to bring controversial spokesmen to the campus, free speech areas, and student control of student newspapers.

In this same area, the university should resist efforts to place more

controls on student activities off the campus. As far as federal regulations permit, financial support of students should be totally free of any tie to political action or activity, and postsecondary institutions should lobby for the removal of provisions in financial aid programs that restrict the activities of students in political areas. Not because we want to encourage disturbances, but because these provisions can have a chilling effect on the exercise of legitimate rights of free speech.

Finally, the university should fight to keep the liberal arts school strong, because this is where the educational function of the university, as opposed to the training function, is carried out. And it is here that most of the moral and intellectual powers of the student are developed.

If it is a trend that students are becoming more oriented to other communities, it should be the job of the university to attempt to recreate the university community as a center of interest for students. Innovation has become a cliché on the college campus, but this is what is needed. The changes might simply mean becoming more relevant to the culture in which the student is now living. This might mean, for example, beer in the student union and coed dormitories. It might mean support for the free university concept. It might mean attempting to keep the housing near the university available for students wherever possible.

Where more students are attending on a part-time basis, the university should work to improve facilities on the campus that will be of value and of use to them so that they will desire to remain around the university. One device being used is the introduction of a free hour in the middle of the day for meetings and speakers so that students who are not around the campus in the late afternoon can become involved as well.

There may even be a need to develop a formal six-year program for the part-time student, or an eight-year program, one that will provide identities for these students who are really estranged from the college campus because of their inability to participate fully. Any effort that will allow them to participate in all facets of the college experience will improve the way they function in society.

Above all, the university must resist pressures to turn it into a competitive education factory. It is possible to give a B.A. in about 40 weeks if students attend class eight hours a day and have no more homework than can be done evenings and weekends. This would produce the same number of classroom hours, but would not be an educa-

tion. Neither is the policy of giving 16 units of credit for being in the army, or four units for having helped out in the local tutoring program. A college degree should be the result of a process, not a reward for an endurance contest. Changing the college to meet the needs of the self-supporting independent student will end up cheating not only the student, but the society as a whole.

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Who Should Support the Nontraditional Aid Applicant?

by Grant E. Curtis

In reviewing the published materials relating to self-supporting or independent students, I seem to have found at least one area of agreement: no one likes the current treatment of aid applicants who are, or claim to be, emancipated from their parents. Therefore, it is not surprising that a fairly extensive amount of recent writing exists on this subject, mostly to be found in journals and conference reports. The bibliography at the end of this paper has 19 citations.

Charles Seward, writing in the November 1972 *Journal of Financial Aid*, claims that only orphans and wards of the state are fully independent of parental support for financial aid purposes. His rationale is that if others are exempt, it is quite unfair to the students and families who *are* willing to pay their share of college costs. In the following June issue, Donald Moore replied that clearly, some students are independent, because in fact they do *not* receive support from their parents. Richard Tombaugh, whose paper "The Independent Student – Fish, Fowl, Or Other?" was delivered to the Special Conference on New York State Financial Aid, asserts there is "a parental responsibility for the costs of preparation for life," but he "accepts the existence of the independent student as a reality of life . . .".

Tombaugh, like Alexander Sidar of the College Scholarship Service, would identify the "truly emancipated individual" who then should be treated accordingly. Sidar identifies three categories of students he considers "truly independent" of their families for aid purposes:

1. The returning veteran.
2. The working student (single, married, or married with a family) who has established his (or her) own residence.
3. The older, returning married student.

Sidar also describes the "voluntary" self-supporting student who wishes to relieve his parents of a financial burden, or to escape from *their* wishes and desires. There is also the "involuntary" aid applicant who may have been "dismissed" by family for marriage or unorthodox life-style. Don Whitlock of the State University of New York would allow self-supporting status only when the choice of that status has been removed from the student, while Charles Ehrensberger looks to the source of the applicant's funds *for all purposes* in order to determine status. He suggests that a student should not be considered

independent for tuition purposes, but dependent upon family for room, board, or other support.

All writers do agree that the problem of determining self-supporting status for financial aid purposes will not go away. Indeed, independence from parental support will surely be the subject of litigation and legal settlement in the near future, as students and parents test the ramifications of the 18-year-old vote and the age of majority. There is also agreement that we cannot solve the problem by setting inadequate budgets for self-supporting students. Rationing of funds, as for example, ignoring the living expenses of an aid applicant's spouse and children, will not help aid officers who must award public and private institutional funds with fairness and equity.

In some way, we must come to terms with *all* the would-be and the de facto, self-supporting students, the alienated, the veterans, those who live with their parents yet pay room and board, and even the poor unfortunate whose parents contribute nothing to his support but continue to claim a tax exemption. God must love these "nontraditional" aid applicants. He made so many of them.

I agree that self-supporting students are with us to stay. I have collapsed, "aidwise," when confronted with the issue during the school year after students have gone as far as possible on their own, but now must pay or leave. But, in principle, I am *not* able to accept the dichotomy of aiding so-called "independent" students, based solely on the legal technicality of tax dependency plus parental unwillingness to contribute according to ability, when dependent applicants are denied aid because we estimate *their* parents are able and willing to pay.

I prefer a principled, rather than the pragmatic approach adopted by many of the writers who, I must agree, are following the CSS approach of taking people as they find them. As a matter of principle, however, my inclination is to take a position slightly to the left of Mr. Seward, who, you remember, accepted only orphans and wards of the state as independent and truly self-supporting for aid purposes. (Parenthetically, if you disagree with him, remember that Seward's Folly of the nineteenth century, Alaska, has now surpassed in size and perhaps will surpass one day, even in oil resources, the state of Texas.)

To be fair to all applicants for scarce funds, I prefer to request financial information of *both* parents of *all* students up to the age of 25, whether or not previously self-supporting. Twenty-five has no particular magic or significance, although most young people seem to be out

of their formative years by that time. The state of Pennsylvania is now using six years after graduation from high school as an absolute criterion for emancipation for aid purposes.

At Tufts, we have been asking for parental information for all undergraduates and many graduate students, and have been receiving it, for several years. At our Dental School, where costs are more than $10,000 for the first 11 months next year, a special letter accompanying the aid application explains why we need to consider the family resources of all applicants, even those over the age of 25. Objective information is needed because aid funds are so scarce and costs so high, that we feel available aid should be distributed as widely and fairly as possible. (Whether the SFS or the PCS is used, we find that it is necessary to require a photostat of the parents' own copy of the most recent U.S. Form 1040, and a signed waiver permitting us to obtain an official copy. Thus we confirm tax dependency or lack of it, and also check the income and assets stated by parents on the CSS forms.)

There are numerous reasons for requiring full parental information about students who claim to be but may or may not be actually self-supporting. First, the tax form unequivocally shows whether the applicant was claimed. The SFS asks the student, not the parents, this question. Also, income, assets, liabilities, and dependents all suggest how much the parents might be expected to *lend* to the "self-supporting" student, if they are unwilling to contribute directly to educational costs. Our statement to parents, which students of course see, stresses our feeling that parents have more responsibility for the education of their own children than does the institution or the public. The letter frequently results in some kind of accommodation, such as a loan or a gift.

If parents are willing to provide information, we are willing to make an award. It is based upon the amount, if any, we think the parents could reasonably be expected to give or loan to the student, after allowance is made for all special expenses caused by the circumstances. Ordinarily, this "reasonable" amount is expected from discretionary income when the student has established legal independency, as judged by the Office of Education guidelines. The initial $1,150 of maintenance found in the current CSS parents' contribution is dropped as a concession to the parental loss of tax exemption. Although we expect a loan or gift from that part of parental income not required for ordinary living expenses, or from substantial family assets, we do not require it. Frequently, the student substitutes em-

ployment and a federally insured loan for the parents' contribution estimated by Tufts.

Why do I advocate such Draconian measures? Clearly, they fly in the face of that widely accepted tenet of the aid profession that we take people as we find them. As you know, the CSS does not investigate family spending habits and crises over the past 10 or 15 years in order to determine whether more or less income and assets should be available. However, I advocate consideration of *all* current resources available to a student, including those of parents and stepparents, if any, because the alternative, to me, seems to be immoral and merely expedient. Just as this nation could not endure part slave and part free, so aid to higher education may not endure if some students are to be heavily financed because their parents are unwilling to contribute according to their means, while others are denied or receive less aid because their parents are willing to provide support. The tremendous strains on higher education's fabric today may increase and cause open rents, if financial aid policy (or the lack of it) continues to:

1. favor those whose families reject the concept of "parental responsibility for the costs of preparation for life" but also,
2. discriminates against those who do accept this financial burden.

I know these views are likely to be unpopular. (I tested them at a faculty cocktail party last week.) Both money, and parental/child relationships, are highly emotional subjects, best avoided if possible by those outside the family. However, there is a further reason for my position. Not only would it seem that parents have more responsibility for their children's education than the public at large, or the private institution, but who will pay the bill if *all* parents are absolved of this financial responsibility?

The cost of higher education in 1972-73 has been estimated at $30 billion by the National Commission on the Financing of Post-Secondary Education. About $6.1 billion, 21 percent of the total, was provided by parents and students. Another estimate by the College Board's Committee on Student Economics reported that $16.1 billion was spent on higher education in 1969-70; 53 percent was provided by parents and students. Whichever estimate is closer to the truth – $6 billion or $8 billion from families – it is evident that if some parents are relieved of the responsibility that many now assume for higher education, then increasing numbers will demand to be relieved. Several billion more of new aid funds will be needed! We know that such a huge amount is not likely to be available to pay the higher education bill for parents and students, even from the federal government – al-

though perhaps the oil industry may be in a position to make a very substantial contribution soon.

Until the Congress and the public indicate a willingness to pay *all* the costs of higher education that are currently assumed by parents and students, financial information should be required of all parents of all "self-supporting" aid applicants, except possibly those applying solely for federally insured loans. The other resources are so scarce that they should only be awarded after parental ability, not willingness, to pay has been scrutinized. For those unwilling to aid their children when able, even by a loan or room and board at home, the federally insured loan program and some forms of employment would seem to offer reasonable alternatives.

Aid officers and policy committees are confronted by resistance to financial disclosure on the part of some families, while others, however reluctantly, are baring their financial souls for the sake of further education for their children. I urge we agree on required disclosure from the parents of those who have not established themselves firmly in the social fabric. It is expedient to accept the appearance of emancipation, but it is immoral in my judgment for us to do so if some parents are released from the obligation to prepare their young for life, while others, even of lesser means, continue support and thus find aid barred to them.

Alternatives in price of education and in forms of aid are open to those who do not care to bear their fair share. Award heavily subsidized gift and other aid on the principle of the ability, not the willingness, of *every* applicant to pay according to his or her resources. The family, for most students still in their formative years, should be considered an actual, not a hidden, resource.

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Appendix A

To: Dental Students

(a) Whose Parents Do Not Claim Them As Tax Exemptions or
(b) Who Wish To Become Independent Of Parents For Aid Purposes:
This year our dental applications for all kinds of aid through Tufts, including federal (Health Professions) scholarships and loans, re-

quest financial information directly from the parents of all who apply. In the past, the self-supporting, older student described the family's income and circumstances, but no request for information was made directly of parents.

With the continued increase in costs and the ever present shortage of aid funds, it now is felt necessary to gather objective financial data from the families of all aid applicants, whether dependent on their families or not, before limited funds are distributed. No longer is it a question of a family's willingness to assist its children after a certain age to gain professional status; instead, the ability of families to loan or give assistance to dental students must be judged by the Aid Committee in order to distribute the available funds to as many students as possible. Almost everyone now "needs" financial aid, so it is a question of determining those who need aid the most, even after parental loans or gifts are considered.

Accordingly, parents of every applicant who wishes to be considered for a loan or scholarship should complete the parental sections of the Student Financial Statement (SFS), the Family Information Form indicating the amount to be given or loaned to the student by each parent, and the Waiver and first page of the 1973 federal tax return (1040). If parents are separated or divorced, or if they file separate tax returns, each parent should provide the requested information.

The Committee will attempt to judge whether assistance should be expected from the parents of the older student, as well as the amount, after full information about family circumstances has been received. After the award decision has been made, based upon parental ability to assist, the student of course may make up any deficit by additional non-Tufts loans, work beyond the amount expected, and gifts from relatives and friends. We do not insist that parents give or loan a particular amount, but we shall estimate a reasonable amount from family resources when estimating need for financial aid.

Committee on Financial Aid

March 27, 1974

Implications of Student Independence on Student Financial Aid Administration

by Richard L. Waters

The vast majority of published papers on the self-supporting student begin with recognition of the great controversy or debate existing in student aid administration circles concerning this student. Richard Tombaugh, in his paper, "The Independent Student – Fish, Fowl, or Other," states: "About the only aspect of the questions upon which all agree is that the independent student certainly presents a problem to the financial aid officer." Dwight Horch states: "At present, there is considerable debate among financial aid officers about eligibility criteria and need analysis procedures for self-supporting students," and Don Whitlock's "Gordian Knot of the Financial Aid Field" in his paper, "Financial Aids and the Independent Student," certainly illustrates the existence of the problem.

But I do not see the problem of who he is and what he shall have which my esteemed colleagues express so imaginatively and dramatically in each of their papers. The answer is written. The way is clear and it says to me, a self-supporting student means a student who

(1) has not and will not be claimed as an exemption for federal income tax purposes by any person except his or her spouse for the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested,

(2) has not received and will not receive financial assistance of more than $600 from his or her parent(s) in the calendar year(s) in which aid is received and the calendar year prior to the academic year for which aid is requested, and

(3) has not lived or will not live for more than two consecutive weeks in the home of a parent during the calendar year in which aid is received and the calendar year prior to the academic year for which aid is requested.

However, you may wish to consider the self-supporting student whose self-support is created by parental rejection and withheld support.

Then I might become concerned with the categorical definitions of self-supporting students – married, single, veteran, orphan, and the resultant subcategories – married, nonveteran with children, married veteran with children, married nonveteran with no children, etc.

One could relieve many administrative difficulties if one would

accept students as self-supporting when they so declare with common consent of parents.

Obviously, we have questions on the proper definition of a self-supporting student – he will not go away if we ignore him. Each day, to the contrary, brings not only more self-supporting students to our doorstep but an ever-increasing number of types of self-supporting students.

Our ability to develop a universally accepted definition of the self-supporting student and our ability to devise means to develop equitable treatment of his or her ability to pay, will have a definite effect on the enrollment patterns at our respective institutions.

The ability to predict enrollment trends has been well done for many years. It is obvious to me that the enrollment patterns of "average or typical" students are known and the number of students each of our institutions can expect is predictable. There are, however, three kinds of new students who can be enticed into educational programs at our respective institutions.

1. The student with no dollars for postsecondary education. These students have as their problem access to postsecondary education as limited by dollars. Consequently, they do not attend in proportion to their numbers.

2. Foreign or international students. These students often do not attend United States institutions because of administrative problems with dollars from home, or discontinue educational programs because these problems occur after arrival in the United States.

3. Nontypical students. These are increasing in numbers. Chief among these are (a) the student who delayed entrance to the institution – these students normally take a work break after high school, and (b) broken enlistments – these are students, to use an old army term, who discontinue their education and reenter higher education at a later date.

Our ability to predict the educational patterns of these students, the majority of whom are self-supporting even by Office of Education guidelines, is poor. The distribution flow of these students is extremely difficult to plot, but they do represent the major number of new students available to postsecondary education today.

Any technique employed by a financial aid administrator has cost implications on postsecondary education for the students attending or planning to attend the institution, as well as cost implications for postsecondary institutions themselves. Grant Curtis' approach obviously employs maximum utilization of parent and student re-

sources, while adoption of the age of majority and "instant emancipation" would create a drastic reduction in the traditional family support of postsecondary education, even with the voluntary support by parents of students beyond the age of majority.

Grant has alluded to more conservative identifications of the self-supporting student in his presentation. As I reviewed Grant's paper, I became interested in the impact of "instant emancipation" on parent-dependent students whether under or over 25, whether graduate or undergraduate, and whether Office of Education defined, or defined by common consent. What would the financial and societal effect be if one were to allow the pendulum to swing to the opposite side.

As a first indicator, I used research data available to me from my Institutional Student Data Summary, Phase II, at the University of Tennessee. It was in my institution that I personally could best feel the impact. I hope that it will be illustrative for you.

Defining unmet need as institutional educational budget minus parents' contribution and student resources, we had an unmet need at the University of Tennessee in the 1973 academic year of $738,000 among all students regardless of dependency status. Using Office of Education guidelines with some institutional changes, $181,500 was the unmet need of students currently determined to be self-supporting.

Our financial aid program, as coordinated by the financial aid office, oversees approximately $2,550,000. As is appreciated by the financial aid officers, the total unmet need is an amount that the institution could not obtain from federal, state, or private sources within an academic year and possibly not within the four years these students would normally be in attendance.

The Institutional Student Data Summary, Phase II, further indicated that the total need of our student body before awarding financial assistance is $3,296,000. The total parental contribution of entering freshmen, transfer students, and currently enrolled undergraduate and graduate students is $3,191,000, an amount that is within $105,000 of doubling the current need of students attending the university. I think that we would find considerable difficulty in securing the student aid dollars needed to replace this amount of parental contribution. One can imagine, without great difficulty, the impact nationally of totally eliminating parental contribution as a resource toward postsecondary education.

The institutional impact was so dramatic that I reviewed more sophisticated national research to document my institutional review.

The survey conducted in 1969-70 by Elizabeth W. Haven and Dwight H. Horch on how students finance their education indicated that 44 percent of the income available to the students surveyed came from parental resources. I therefore felt safer in my own study results.

The College Board Committee on Student Economics also reported 53 percent of the total $16.1 billion spent on postsecondary education in 1969-70 was represented by parental and student resources.

Now there are several other important aspects of "instant emancipation" all of which would more directly affect the individual attending an institution of postsecondary education. First, where will the funds come from to replace the parental contribution? Second, what type of funds will represent the replacement dollars? It is my opinion that any new dollars provided postsecondary institutions for the purpose of releasing or replacing parental contribution would come from self-help, primarily loans. Current trends are directed toward charging higher interest on education loans. Additionally, cumulative totals are being expanded to permit students to borrow more to sustain their education. As a result, I feel that loan assistance in the future could amount to cumulative totals that would be astronomical. Take a look at the typical resident student at the University of Tennessee enrolled in a nine-month program. The student's total budget would be $2,200. The average parental contribution is $850. Using a $400 savings from summer earnings, the student has a resultant need of $950. This could be covered at our institution by $450 of gift assistance and a $500 loan or a self-help employment opportunity. Convert this student to a self-supporting student with a 12-month maintenance budget and a 9-month educational budget of $3,000. Eliminate the parental contribution and include the $400 as a constant in savings from summer earnings. The result is a $2,600 need for the same student. Now, our gift assistance of $450 leaves a $2,150 need that would have to be totally met by employment and loan assistance. The student's obligation to his support has increased fourfold.

The important point is the immediate necessity for doubling the loan assistance. Of the current self-supporting students, 63.9 percent borrow at the University of Tennessee as opposed to 42.3 percent of our resident students and 30.8 percent of commuters. The self-supporting student represented 40.9 percent of the total loan aid while representing only 24.1 percent of our total applicant group. What type of loans? What we see today? No. Ten-year terms, perhaps, but with much higher interest rates and repayment rates. Lifetime agreements? Possibly. After all, let's make it easy to borrow for it's

an honorable profession! I don't like to deviate from my area of supposed expertise, but what impact would further increases of student loans and longer repayment periods have on the economy? Is the typical 21-year-old with large loans going to have the same spending patterns after graduation as today's graduates? Will the graduate in the future begin to delay the purchase of large items? Will he incur larger long-term payment of personal large-item purchases, or completely delay the purchase of the large items until age 36 or older?

Students from various economic backgrounds will feel differently the effects from the impact of "instant emancipation." Students with parents who have greater ability to pay will, in my opinion, not borrow under "instant emancipation" or will borrow no more than they would if the students were parentally dependent. Low- and low-middle-income students will continue borrowing with possible increases. My concern is that borrowing makes education more expensive for students in the low- and low-middle-income families than for those who come from families where borrowing will not have to be undertaken. They are disadvantaged coming into postsecondary educational institutions and they will be disadvantaged coming out, perhaps more so.

An additional implication of "instant emancipation" will be the influence on a student to sustain his support for the duration of his educational program. The necessity to fund basic maintenance costs for a 12-month period, as well as a 9- or 12-month educational budget, with the possibility of increased indebtedness, may create further difficulties for the student in postsecondary institutions. We may see continued self-imposed stop-in and stop-out enrollment patterns. This can serve as an alternative to borrowing.

Obviously, the measurement of parental ability to pay for all students and the proclamation of "instant emancipation" created primarily by age of majority, are the extreme cases in dealing with self-supporting students. If we assume there is a self-supporting student, our problem is one of identifying the truly emancipated individual and developing a rationale to thoroughly assess his or her ability to pay for educational costs. The majority of financial aid administrators do not basically argue with the Office of Education guidelines except where they serve as an obstacle to the transitional student; single or married, undergraduate or graduate; commuter or resident. These students, when treated by Office of Education guidelines, are often hampered in their sincere efforts to provide self-support. Additional flexibility in Office of Education guidelines may serve most students, but who to include and who to exclude will remain difficult to adminis-

ter because of the subjectiveness of the criteria. It should be understood that broader parameters in current guidelines may at least provide interim measures for the determination of self-support. I fear that as a long-range criterion, expansion of Office of Education guidelines is not the answer. The nontraditional type of student will blow the aid administrator's mind! I know of the son of a $35,000 private corporation executive who "stopped out" and took a work break for a one-year period after high school. He is now attending a post-secondary education institution as a self-supporting student. He qualifies under Office of Education guidelines. Given our current attitudes on self-support criteria, etc., one does have to pause to wonder if the "buried" treasure that is parental contribution should be claimed and institutional assistance extended to another student.

I have a great deal of difficulty in justifying some of the need analysis rationale currently in effect in assessing the need of married students, especially the older married student.

Let's take two different family units, each consisting of three persons. Please keep in mind the term "family unit."

Dick Dasterdley is an automobile mechanic and earns $5,340. He has $153 in medical expenses and $264 in indebtedness which are allowed against his income, yielding an effective income of $4,923. His net worth of assets yields zero, and at age 42 his income supplement is a negative $399. Therefore, his adjusted effective income is $4,524 which yields a total parental contribution of $–79. Dick's child is enrolled in an average four-year public institution with a resident budget of $2,400. Using the $–79 parental contribution and a constant $500 savings from summer earnings, the resultant need is $1,979.

Next door to the Dasterdleys are the I. M. Agoners. I.M. also has a child but the child is not attending the institution, but rather I.M. is the student. Using modern up-to-date techniques, the aid administrator at the same institution determines I.M. is not eligible. The aid administrator has a married student budget which is identical to the reported national average for two parents, one child, of $4,930 excluding direct educational costs. I.M. has $5,340 in income and can clearly sustain his educational costs! These calculations are based on moderate-level budgets. If sustaining a moderate-level budget for self-supporting students is of particular concern to financial aid administrators, I would even opt for the use of the low-level budget for these families. It is inequitable but not so much so.

Use of two methods in the determination of need for these two family units is a gross disservice to the financial aid administrator

and his institution in the assessment of the need of the students, and to the students who are self-supporting. Dwight Horch's paper, "Measuring the Ability of the Undergraduate Married Student to Contribute Toward Educational Costs," presents a more sophisticated but similar approach, but unfortunately orients the need analysis rationale to the distribution of grant assistance. Everyone is fearful of the self-supporting student receiving preference in the allocation of grant monies. You have to treat someone equally first. Let us develop equitable methodology in the assessment of need of family units, and let program criteria and institutional packaging policies limit the disbursement of the amounts of aid and the percentage of types of assistance, grants, loans, employment, that are extended.

Research is available to us where comparable need assessment procedures for the treatment of single, self-supporting students can also be established to more equitably treat this type of student.

Development of more sophisticated identification techniques and establishment of more equitable need assessment methodology are immediate steps that can assist in working with the self-supporting student.

I am not so certain that, in some fashion, financial aid administration and need assessment procedures are experiencing a repeat in history. I was not involved 19 years ago when financial aid administrators, educators, and economists were attempting to establish a consistent method of measuring the ability of families to pay for educational costs. Someone at that time assumed, and it has remained an underlying principle of the College Scholarship Service need analysis system, that parents have an obligation to finance the education of their children to the extent they are able to do so.

I assume that this approach came not from the expertise of educators, economists, and financial aid administrators in entirety, but rather someone observed that parents do help with the education of their children beyond high school. The expertise of the educational specialist was attached to the assumption prevalent at that time.

Who was the somebody—the body politic, the public, their representatives in the United States Congress who authorize and appropriate funds to be distributed through this technique of parental ability to pay? What assumptions on financing education are viable today? Can a similar assumption be determined today for the self-supporting student? What persons or groups of persons have the final responsibility to answer these questions?

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The Students' Views on Independence

by Layton Olson

In attempting to define the independent student one immediately encounters the question: Who is responsible for the financing of postsecondary education? Before the Twenty-Sixth Amendment to the Constitution (and the recent 18-year age of majority laws), the responsibility of the parents for at least part of the financing of the higher education of their offspring was unquestioned. However, this era has passed and this responsibility for financing has become a subject of debate.

The advent of the independent student has implications for all aspects of postsecondary education, but the implications for the financing of postsecondary education are by far the greatest. The specter of large numbers of students declaring themselves independent and placing impossible burdens on limited financial aid funds has become cause for concern. Though this is certainly a possibility in a court test it is doubtful that the courts would rule invalid the concept of a family contribution in determination of award eligibility for federal student assistance. The continuing question is essentially this: Does the family, if capable of assisting, have an obligation to aid in the financing of the offspring's postsecondary education?

For us the answer to the question of the responsibility for financing is clear. Postsecondary education should be a fully tax-supported enterprise reflecting the fundamental right of every person to an education appropriate to his or her desires and capabilities. Under this ideal system there would be no independent student problem because student dependency upon parents would not be an issue. Unfortunately at this time our society is far from this goal. Furthermore, under the existing regressive tax structure those who would be required to pay for the largest portion of a fully tax-supported postsecondary education have the lowest capability to do so. Therefore, because of the presently limited student aid funds available to dependent and independent students a definition of the independent student is being presented.

At this time the Office of Education defines an independent student as one who meets all three of the following criteria: (1) has not received a parental contribution greater than $600; (2) has not been claimed as a tax deduction (other than by a spouse) in either the year before or year during which financial aid would be received and, (3) has not stayed more than two consecutive weeks (14 days) at his

parents' residence. Clearly two of these criteria are almost impossible to determine or enforce with any degree of precision. Parents who choose to do so can readily circumvent the $600 contribution limitation, and potential subterfuges for avoiding more than a fortnight's residence or visit with one's parents are myriad. The claiming of the student as a tax deduction is the only criterion of the definition that is clearly documentable. To replace the existing definition which we believe to be inadequate we propose the following conditions be met by independent students.

1. An independent student is a student who is not dependent upon his or her parents for a majority of financial support. This could be verified merely by determining if the student was claimed by his parents in the year before financial aid would be received.

2. If the parents claimed a deduction for a student who then wanted to be considered independent, the student should be permitted to sign an affidavit indicating that he will not receive a majority of his financial support from parents in the current year and not be claimed as a tax dependent.

3. The restriction of a student's stay at the parental residence should be eliminated. If any restriction remains, it should be increased to more than eight consecutive weeks (or, if the student stays at the residence more than the minimal time, the value of rental or part of a home should be considered as part of the parental contribution).

In considering this new definition of the independent student four issues of equity must be considered. Given existing limited resources available for student aid to postsecondary education, all these issues relate directly to an equitable distribution of funds.

First, the problems of the older student or the student outside the so-called traditional college-age brackets must be considered. These students should be given more specialized consideration by financial aid administrators because they normally have long-standing financial responsibilities such as family obligations, mortgages, and previous debts than do younger traditionally aged students. Yet, at the same time a balance must be maintained because of the immediate and real foregone income of this group as compared to the yet to be attained income status of the traditional age-group students. Living costs are almost always higher for older, more established, individuals with or without families. But, does this mean his or her "cost of attendance" should be 3 or 4 times that of the traditional student, and subsidized by the federal or state govern-

ment in the face of limited resources? A policy of this kind would surely reduce existing student aid resources drastically. Other financing mechanisms such as pension plans and manpower programs should be explored as additional financing measures for older persons who are continuing their education or are involved in career changes and retraining.

Second, the demand for financial assistance from low-income groups and ethnic minorities must be considered in light of the definition of the independent student. Students who have declared themselves financially independent may inadvertently deplete some or a large share of the resources now available to help students from low-income families who are also of ethnic minorities. It would hardly be fair for the son of a millionaire to declare himself independent and then compete with poverty youths for limited financial assistance. Until universal no cost or low cost postsecondary education becomes a reality (funded by a progressive tax system) the potential inequity that exists through the redirection of funds from one needy group to another must be avoided.

Third, the proliferation of forms in student aid has burdened students seeking financial assistance. It has been estimated that a student in search of admission, financial aid, and counseling at an institution may have to complete three or four documents all requiring essentially the same information. To apply to more than one institution for admission is to compound this problem. Forms must be consolidated wherever possible and simplified. Student aid programs and required documentation must allow for coordination and earlier decisions, particularly for many students for whom early notification is a major factor in making enrollment decisions. Student representation (even in an advisory capacity) on the boards of organizations engaged in the business of determining student financial need—such as the CSS and ACT—is inadequate where it exists at all. The students' perspective in the policies and procedures of these organizations would not only contribute to the efficient delivery of services, but would also improve understanding among the populations these organizations serve.

Fourth, the present system of need analysis and awarding of grants, work-study, and loans to independent and dependent students needs increased flexibility. To this end, each campus should have a student financial aid board representative of the students on that campus. This board would advise and determine, in cooperation with financial aid officers and others, the policies of granting student assistance.

These advisory boards would add flexibility and sensitivity to financial aid matters such as student budgets and costs of attendance, and certainly increase student knowledge and understanding of available financial aid and institutional student aid policies and practices.

Summary Statement

by William D. Van Dusen

The Conference presented the participants with numerous opportunities for informal and formal exchanges and discussions with speakers and other resource persons. These exchanges and discussions helped to focus the attention and concern of the participants on the major problem areas relating to financial assistance for the self-supporting student. The Conference was not an official action assembly and therefore the participants spoke as individuals rather than as official representatives of their institutions and organizations. A general consensus statement was produced at the conclusion of the Conference. Other areas of agreement regarding issues relating to the self-supporting student are as follows:

The participants were in general agreement that the present Office of Education criteria defining the self-supporting student for eligibility in the federal student aid programs were difficult to administer equitably and should be reviewed.

1. The present definitions appear to be intended to serve as rationing devices through restrictive categorization of independent students.

2. The present definitions contain a number of eligibility requirements which at best, are difficult for the financial aid administrator to verify accurately.

3. The present definitions are not accepted uniformly in federal, state, private, and institutional aid programs. A student may be classified as independent in one program but dependent in another.

The Conference participants were agreed that any definitions developed for the self-supporting student should be based on logic and equity, rather than serving as artificial rationing devices, should be objectively verifiable and documentable facts, and should be acceptable to all student financial aid programs. Federal, state, and institutional administrators should work together for acceptance of standardized national criteria for the identification of self-supporting students.

The participants were anxious to provide guidance to the Congress as it begins its deliberations on changes to the federal laws and regulations for student aid programs. This desire came from their concern that the present programs are not coordinated and because guidelines are different in programs such as the Insured Loan Program, BEOG, and the three institutionally based programs CWS, NDSL,

and SEOG. They also expressed concern and hope that at some future time resources would be available to achieve full support of all students at all postsecondary educational institutions. There was recognition of the fact that the short-range and long-range problems would need different solutions.

For purposes of distributing presently limited financial aid funds, the Conference participants agreed that all resources available to a student aid applicant should be considered. No student should be considered financially independent or completely self-supporting unless, in fact, the funds are available to meet all educational expenses without recourse to an application for financial assistance. In this situation, the issue is what resources should be considered as available for the student who is *not* able to support himself and also pay educational costs for the period of postsecondary education.

Under these circumstances, the Conference participants believed that financial information from all parents of aid applicants should be expected and consideration given to the ability, not the willingness, of the family to assist the student. The participants recognized that there would be certain instances where this expectation would not be reasonable:

1. When it is clearly not possible to obtain family financial information, as in the case of orphans, wards of the state, or situations where the parental whereabouts have been unknown for an extended period of time; and
2. When the student has been established as a fully participating member of the community living separately from his parents for a period of years.

Except in these instances, *when the parents of an aid applicant refuse to supply requested information regarding their ability to assist an aid applicant, the student should be considered eligible for loan and employment assistance according to the availability of these funds, but should have the lowest priority in consideration for grant aid.*

Within that framework for priorities in awarding the presently limited financial aid funds to students, the Conference participants were generally in agreement about the following definition of the self-supporting student:

A self-supporting student is one who has not been claimed as a dependent for federal income tax purposes for the last year in which a return was filed, or should have been filed, by anyone other than himself or spouse, and who can demonstrate that during the past 12 months he has provided a major part of his own support.

The participants believed that this definition would be both equitable and manageable. Emphasis was placed on the responsibility of the student to *demonstrate* positively that he or she had in fact provided the major part of his own support through such mechanisms as submission of his own federal income tax return showing income sufficient to have supported himself, providing evidence that support had been received from a nontaxable source such as public assistance programs, or demonstrating in other ways that support had been available from nonfamily sources.

Some of the participants urged additional specificity in the definition. There was concern as to whether the 12-month period during which self-support must be demonstrated should be specified as the 12 months preceding the financial aid award or the application for financial assistance. There was also some concern that the amount of self-support should be stipulated more specifically, with some favoring a requirement for having provided *all* support, and some favoring 65 percent as the minimum self-support level. The Conference participants were not agreed on whether this self-support should include or exclude previously awarded student financial assistance.

The participants expressed their belief that the present limited funding situation would not continue indefinitely. General support was evident for fully tax-supported universal postsecondary education. As a consequence, the participants took the position that the most desirable definition of the self-supporting student should be:

A student 18 years of age or older can be considered as self-supporting if he or she will not be claimed for federal income tax purposes by anyone other than himself/herself or spouse and files an affidavit certifying that no support will be received from parents during the year for which aid is requested.

Transition to this level of full-funding will be a most difficult period, and the participants were concerned that during the transition protection be provided for the students from ethnic minority groups and low-income families who are presently the beneficiaries of much of the federal support. They were also concerned with how such a more egalitarian approach to financing postsecondary education would affect the relationships of the public, private (including religiously affiliated), and proprietary sectors. But they were hopeful that the obvious dearth of monies in this transitional phase would produce a concern that would generate a reordering of national priorities to direct sufficient economic resources into postsecondary education to

provide the needed support of students and institutions.

Under both the long- and short-range definitions, there was agreement that the methods of need analysis used for the self-supporting students should provide for use of a normative expense budget based on appropriate local costs with realistic adjustments for individual situations. The participants felt strongly that students should be actively involved in the determination of the local costs.

These budgets should be published as a matter of public record. They should not be used as instruments of rationing and should not be unrealistically low in an attempt to spread limited aid to more people.

Without the support and participation of many individuals and organizations, the Conference on the Self-Supporting Student would neither have been possible nor successful. On behalf of the Conference participants, I would like to express deep appreciation to the Alfred P. Sloan Foundation for its generous financial support of the Conference, and to the staff of the College Scholarship Service and College Entrance Examination Board for their contributions to the success of the Conference. I also wish to express great appreciation to the Conference speakers, whose presentations set the framework for the deliberations of the participants. In addition, I would like to thank the Conference participants for their role in making the meeting a success. The students, financial aid administrators, other institutional administrators, associational and governmental representatives who made up the participant group stimulated the speakers and staff alike. Without their active and concerned involvement in seeking solutions to the problems of the self-supporting student the Conference could not have been successful.

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